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THE DAY'S WORK

By

FORBES LINDSAY

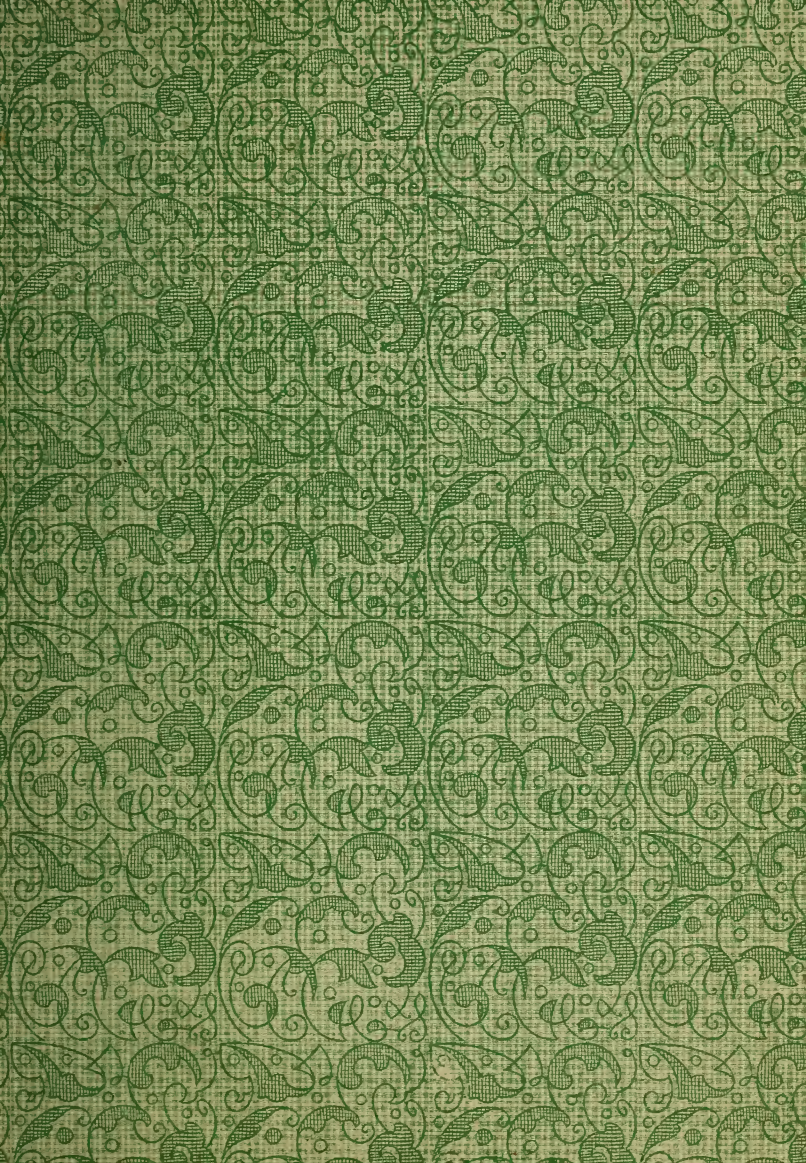


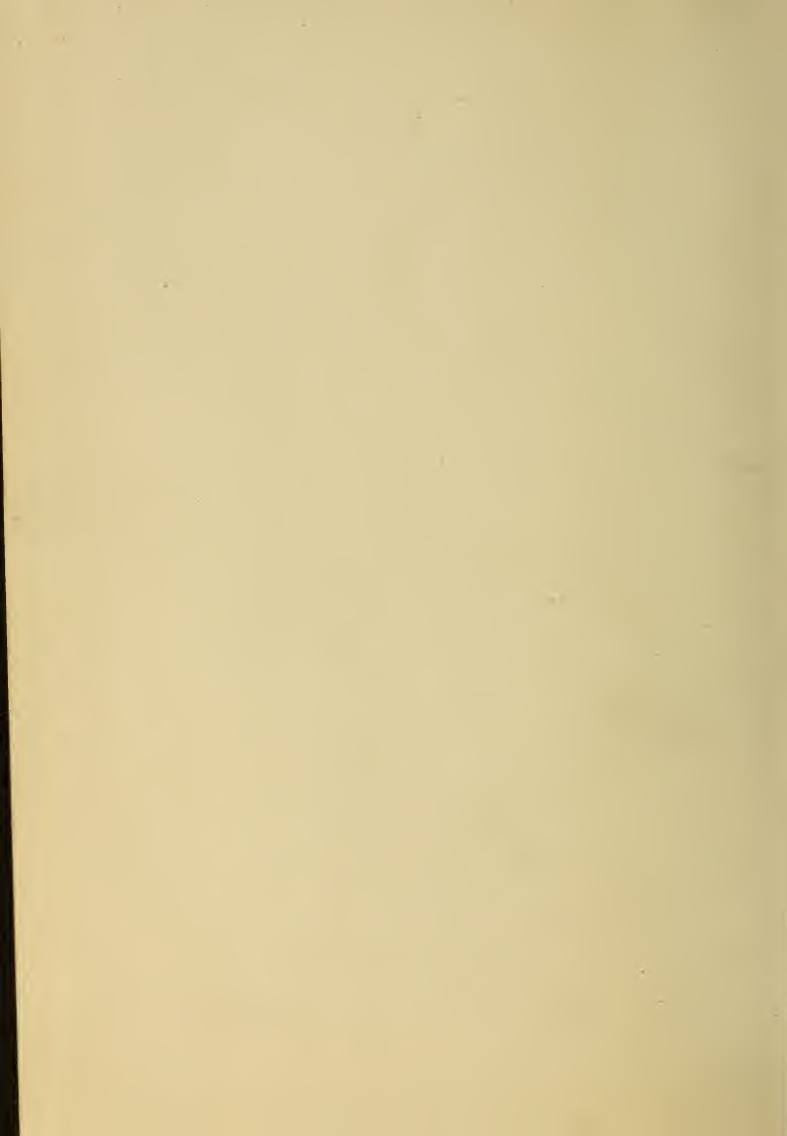
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THE DAY'S WORK

AND

OTHER MATTERS OF MORE OR
LESS INTEREST TO THE
LIFE INSURANCE
MAN

BY

FORBES LINDSAY

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THE DAY'S WORK

The working hours of the day define the unit of effort. You cannot do more than one day's work between morning and night. You should not do less.

The most difficult tasks call for no more than this—one day's work at a time. Do that with all your might. Concentrate upon the present duties. Forget yesterday and do not anticipate tomorrow.

Everything is possible to the man who makes the most of each hour in its passage. Jealously watch the progress of time. See that none of it escapes without paying full tribute to you. Turn every minute to some account.

There is just one way of avoiding waste of time. That is keeping your business constantly in the forefront of your mind.

The secret of securing the utmost results in a given time is a definite plan—having a clear-cut idea of what you want to do and how you intend to do it.

Have your day's work mapped out on the previous evening. Set yourself more to do than you are likely to accomplish in the time at your disposal. Start the day with a determination to strive hard and earnestly until its close. Let nothing divert you from this purpose.

The utmost demand that you will ordinarily be called upon to meet is seven hours of honest work at a stretch. Take care of the days and the months will take care of themselves.

There is a big idea in this last paragraph. I would like to impress it on you. But instead of continuing in the homiletic strain, let me give you a little fable.

The brand new yard-engine had just come into the round-house from its first day's work. It was gritty, sweaty and blistered, and it smelt evilly. The little loco was making a great fuss, panting and groaning, whilst every few minutes a tremor ran through its frame.

"What's the matter with you, young 'un," growled the great Mogul, in the next stall. "Got a hot box, or a strained joint?"

"Not at all, not at all," snapped Yardy testily, "I am perfectly alright mechanically,—but I must confess to a disturbance in my thinktank. Yes, I'm agitated and who wouldn't be. Probably you don't think much. They say that big bodies are generally deficient in—but let me tell you. At the end of today's work I began to figure on what is before me and the stupendousness of it simply staggered me. It made my brain whirl. It made me hot with indignation. It's a shameful outrage—that it is. I think we fellows ought to blow up in protest. Just think! If I should be taken out for eight hours of only two hundred days in the year and run no more than half the time, my piston will strike thirty-seven billions, four hundred millions, sixty—"

"Oh, forget it!" thundered the Mogul, in his deepest bass. "Why, when I'm pulling the fast freight over the division my drivers make twice as many revolutions to the hour as yours would if you were doing your darndest, but I don't waste any time or steam in calculations of what I'm going to do. Let me tell you something, kid! You are never going to be called on to do more than one day's work at a time. Do it,—and don't worry about what's coming after. Now, quit your groaning and let us rest."

Moral.—You have got strength for today's duties and you will find strength for tomorrow's—when it comes.

TAKING ONE'S MEASURE.

It is no exaggeration to say that the typical person knows more about his automobile than he does about himself. The majority of men have but an imperfect idea of their own characters, temperaments, dispositions and powers—the elements that constitute latent capacity. As a consequence, they go through life employing but a small proportion of the faculties at their command and sometimes neglecting the most valuable of them. It is as though one should devote a life-time of energetic labor to raising potatoes on a tract of land, beneath which lay a rich vein of gold.

“How is one to discover his powers?” it may be asked. By self-analysis and self-test,—that is to say, by study of his mental qualities and by practical trial of his ability. Men of strong initiative—men who are constantly setting for themselves new and bigger tasks—find out by actual experience what they can do. And, as increased accomplishment begets increased confidence and develops increased power, such men are ever capable of doing more and greater things.

It is safe to say that you have no conception of your latent capacity. It is practically certain that you are capable of much greater accomplishment than you have ever realized. It is possible that you have undreamed of powers at your command. One honest, whole-hearted effort—one try-out, with all the energy that you can summon will prove the most valuable experience in self-knowledge and probably exert a lasting influence over your entire life.

One of the most successful life insurance salesmen in the States today, worked for seven years with ordinary diligence, but with not much better than ordinary results. All this time he possessed dormant possibilities that were quite unsuspected, until circumstances stimulated him to make an intense effort. Suddenly, a series of misfortunes befell

him of such serious nature that most men would have been crushed under them. On this man they had the effect of arousing his energies and determination.

He began to work with a physical and mental energy that he had not believed himself capable of exerting. With the stimulation of his mind, latent faculties developed which he had been unconscious of possessing. In six months he had written more business than eighteen months had ever yielded to him before, and completely overcome the difficulties which had threatened to overcome himself and his family. But—what was of a greater consequence—in the process he had found himself, so that ever since he has been a different and a bigger man. Fifteen years have elapsed since this man discovered his latent capacity. In no single year has he paid for less than \$600,000 of individual business and in five years he has passed the million-dollar mark. Up to the time of his awakening, his greatest production in any year had been \$180,000. Mind you, there was no essential change in this man. What he did under the stress of a strong incentive, he had been capable of doing any time in those previous seven years. It was as though the potato farmer should suddenly discover the deposit of gold beneath his feet. From that time he would get gold out of land that had previously produced no more than potatoes. It would only be a matter of exploiting a resource which had existed all the time.

The world is full of potentially great men who never develop beyond mediocrity. Men who have grown great owe their rise to the discovery of their latent powers and to having learned that nothing is impossible. The trouble with most of us is that we are too ready to accept difficulties as impossibilities. We measure our capacity by our past achievement and, because we have never done a certain thing, think that we can not do it.

There was something more than humor in the reply of the Irishman to the enquiry whether he could play the piano. "I don't know," he said, "I never tried." We don't know what we can do, because we don't try. We are ever prone to discount our ability. There isn't one of us, probably, living up to sixty per cent. of his potential efficiency. We are hampered by auto-paralysis, engendered by fear of failure. The man who never failed, never attempted anything worth while. It is certain that he never could have extended himself to the utmost. 'Tis better to have tried and failed, than never to have tried at all.

About two years ago, an insurance journal contained an account of the manner in which an agent deliberately set about seeing what he could do. He taxed himself with the severe task of securing fifty applications in one hundred days—and succeeded. It was hard work, but it developed his powers, increased his confidence and stimulated him to essay a doubly difficult undertaking. A few weeks later the magazines recorded the fact that the same agent had accomplished the fine feat of closing fifty cases in fifty consecutive days.

The most significant point in all this lies in the fact that the agent in question had previously given no promise of such splendid ability and would have laughed at anyone who might have proposed to him either of the performances which he afterwards carried out. He approached the former effort in far from a confident frame of mind, **but with the determination that he would accomplish his object, if it was in him to do so.** Even though he had failed, he must have benefitted greatly by the endeavor. As it is, he will, in the future, approach any undertaking with a sense of competency and confidence that he never enjoyed before.

Don't let your ambition nor your enterprise be limited by what you are doing or what you have done. That is, by no

means, a reliable criterion of what you can do. No matter how modest your past achievements, you can't gauge your future possibilities until you have made a really big effort, bringing all your faculties and latent powers to bear upon it. You may never have paid for \$100,000 of business in twelve months, and yet have the dormant capacity for writing half a million every year. The probabilities are that hundreds of agents who don't do as much in a year, could write fifty applications in as many days. Why have they never done it? Because **THEY HAVE NEVER TRIED.**

If you are unaccustomed to intense effort, I shall not suggest that you attempt anything extremely difficult, at the outset. Begin with a task that will tax your energy and ability severely, but one which it is reasonably certain you can accomplish, provided you put all of yourself into it. For example, ascertain your largest month's production, eliminating extraordinary features, such as an unusually big case, and undertake to exceed it by fifty per cent. When you have succeeded, as you will undoubtedly, if you go about it rightly, you will find yourself with enhanced ambition, supported by increased sense of power.

USING MEN.

Have you ever considered the extent to which you are indebted to others for any success which you may achieve? No matter how talented you may be, no matter how "independent," you can't accomplish much without the aid of your fellow-men.

It is so with everybody. The merchant, the banker, the minister, the physician, the politician,—each one of them mounts the ladder of life with the helping hands of men above or the obliging boost of the men below. A conspicuous factor in all highly successful lives is the friendship and influence of at least one powerful person.

Success gained in this way is not luck nor the result of favoritism. It is fairly earned. The man picked out for such aid is usually one who displays exceptional ability. But very often a man of mediocre parts is carried along by useful friends on account of his attractive personality.

You have seen the surgeon of ordinary skill reach the head of his profession on the strength of social qualities. Or the commonplace attorney mount to the bench by reason of being a genial associate. Or the poor theologian become a tenant of the bishop's palace because of his talent as an after-dinner speaker.

To come down to our own business. We all know Life Insurance salesmen of no special ability who enjoy extensive patronage and reap large incomes. Why? Because they make themselves liked, and the personal equation is a potent factor in any business,—particularly in ours.

We sometimes speak of "magnetism" as though it were a mysterious quality with which a favored few are endowed and of which the great majority are deprived. It isn't anything of the sort. Magnetism is simply the quality which attracts and interests others. True, a fortunate few come by it naturally. But anyone may acquire it.

There isn't anything difficult or complex about the method of acquisition either. You present a smiling, friendly attitude toward me and display an interest in my welfare and I shall be magnetized, that is, drawn to you.

The truly and powerfully magnetic person has that sympathetic, friendly and interested feeling for all his fellow-beings. That too may be cultivated. With effort it may be made an habitual condition.

It is the most effective quality you can possess—that of magnetism. It will promote your success more surely than talents and knowledge or skill. And that because—to go back to the point from which we started—whatever success

you may achieve must be largely dependent on the good will and assistance of your fellow-men.

From what I have said you may gather the full significance of the oft-repeated statement that "a life insurance agent's chief asset is large acquaintance,"—that is to say, a great number of persons who know him and like him. If his acquaintances don't think well of him, the fewer of them he has, the better.

Now, in seeking to create that kind of asset don't make the mistake of restricting your attention to men of standing, who can obviously do you good. Be generous with your geniality, your courtesy, and your sympathy. Extend them to the car conductor, the elevator man, the office boy,—to everyone with whom you come in contact.

This is not only genuine magnetism, but it is also good policy. You can never tell when some humble being may be in a position to render you a valuable service. Furthermore, the man of affairs cannot fail to be favorably impressed by the fact that you are universally well spoken of.

Few of us take advantage of the amount of help that is available to us. Every normal being derives pleasure from serving another. It is the easiest thing possible to gain a man's assistance, especially if what you want involves no serious trouble or sacrifice. And that is the case with most of the services that you desire.

A tactful request will secure a list of Prospects or cards of introduction from ninety per cent. of your acquaintances. But that is only a beginning. When you obtain results from such aid, be sure to inform your friend and renew your thanks. He will experience self-gratification from having been the instrument of your success and will be more than ever willing to help you. In this manner you may make a number of your friends active and enthusiastic "boosters."

Many of the largest writers get the bulk of their business through such methods.

But whilst you look to others for aid, be ready to extend the helping hand yourself. Do whatever you can for another, whenever opportunity occurs, and that without calculating the prospect of return. Give some of your time to civic and social movements in your community. No investment that you can make will yield such rich profits as gratuitous service, cheerfully and efficiently rendered.

In conclusion, let me mention a danger which often proves a pitfall. Some agents are so agreeable and interesting that their calls are usually welcomed. This is well so long as the agent keeps his business uppermost in mind and employs his magnetic qualities as an entering wedge. But when he allows his calls to degenerate into social visits, his attractiveness is a detriment rather than an advantage. See to it then, that however pleasant your reception, whenever you approach a man on business, the interview is kept under your control and your object is held constantly in the forefront of your mind.

HOW TO MAKE PROGRESS.

There is no such state as stagnation in this life. You must go forward or backward. Unfortunately, among Life Insurance Agents, many who are capable of much greater performance, reach the peak of their achievement at an early stage of their careers and thereafter retrograde. This is simply and solely because they neglect self-improvement. The average man in our business learns more about it in the first eighteen months than in all after time and attains the top-notch of his production about the fifth or sixth year. Then, if he has given no attention to increase of efficiency, he gradually becomes stale, his interest wanes and he degenerates into that most pathetic spectacle,—a “has-been.”

If you were a physician, an engineer or a merchant, you would be compelled to constantly increase your vocational knowledge and ability in order to maintain success. You could not hold your place in the procession otherwise. The necessity for keeping pace with the developments of one's business and for increasing one's practical ability is no less in Life Insurance than in any other calling. Perhaps it is greater, because with us reputation counts for little or nothing, unless supported by present capacity. The business of a Rosen or a Huff would diminish rapidly if either should allow his efficiency to deteriorate.

Let me urge upon you, then, to establish a **habit** of constant effort toward increase of practical ability. This can only be done under a systematic plan. Examine yourself and your work with a view to determining where improvement is most desirable. Turn your attention to the most urgent requirements and do not attempt too much at once. Conscientious endeavor in this direction cannot fail to result in marked results within a short time. This will encourage you to continue and once the habit of developing efficiency has been formed you must inevitably go steadily forward with constantly growing production and ever expanding interest in your work.

I take it that you are not entirely satisfied with your personal production, no matter how large it may be. This is as it should be. Progress results from desire to do more and to do better. With capable and ambitious men the goal recedes as they advance, so that they are always striving for a distant mark and never reaching it. The right kind of success does not lead to satisfaction, but to increased longing for achievement.

In this paper we are going to consider quite a different sort of dissatisfaction,—that of the man who is doing honest

work and failing to secure adequate results. Cases of this kind are frequent, especially among beginners.

When hard work is not followed by the success that may reasonably be expected the explanation is to be sought in one or two of three general causes. These are: 1. Hopeless ineptitude. 2. Deficiency of understanding. 3. Lack of organization.

Least of all shall we find that failure is due to radical unfitness for our business,—that is to say, complete absence of the qualities that make for success. Many a man has abandoned salesmanship in the belief that he was “not cut out for it” when, as a matter of fact, all that he needed was development of latent faculties and organization of himself. This is proved by numerous failures turned into marked success by intelligent thought and direction, energized by earnest effort.

When a man states that he is utterly unfit to be a salesman he admits that he is utterly unfit for the struggle of life. Salesmanship is the most essential element of success. Every man in active life is offering something for sale,—either knowledge, service or material. You must be some sort of a salesman in order to make a living at all. And if you cannot make a success in Life Insurance it is questionable whether you would do much better at anything else.

By “deficiency of understanding” I mean failure to grasp the fundamental principles underlying Life Insurance Salesmanship. Thousands of men who have been carrying rate books for years could not answer the question: “What are the essentials of success in your business? Just what must you be and know and do in order to succeed?” It seems incredible—but it is a fact, nevertheless,—that any number of agents go along year after year without any clear idea of these elementary and vital matters. They are trying to

make bricks without straw. Is it any wonder that they do not succeed?

The dictionary tells us that to organize is "to bring into systematic connection and co-operation as parts of a whole, or to bring the various parts into effective co-operation and co-relation." When we speak of a man organizing himself we mean bringing his various powers, faculties and qualities into such a condition that they work together without friction or waste of energy and reinforce one another, so as to produce the utmost possible results. When the organized man undertakes a task his whole ability is brought to bear upon it.

It is highly probable that you possess powers, qualities or knowledge which might be turned to account in your business, but which you are not employing in it. You can decide the question for yourself by making a mental inventory of the elements that go to the composition of your personality. Unless you are exceptionally efficient, this research will reveal unsuspected or overlooked possessions of practical value to you.

Possibly there is lack of team work in the exercise of your faculties. Perhaps you do not temper aggressiveness with tact. Maybe you exert physical energy without due proportion of mental activity. For want of judgment you may carry persistence to excess, as when you waste time on hopeless cases. You may possess tact, intelligence and judgment, but fail to co-ordinate these qualities with others that you exercise.

There are a score or more ways in which you may be what we call "unbalanced." By organizing yourself these defects will be overcome. Needless to say, your work will become easier and the results of it better. We shall probably consider this subject more extensively on some future occasion.

The agent who is not getting adequate results for his efforts would do well to enquire whether any personal weakness or inefficiency is responsible for his failure. Sometimes a man who has all the business qualifications for success is handicapped by a defect in character or a bad habit. And a single drawback of this kind may offset or, at least, reduce the effects of the greater advantages.

WASTE OF ENERGY.

Energy is force in suspension or in operation. It must exist in the former state before it can be manifested in the latter. It cannot be suddenly created by an effort of will. That effort simply releases Energy. It does not originate it.

The definition is important, because a great deal of the Waste of Energy is due to ignorance of its true character.

The human system is, in some sort, an electrical storage battery. It is charged with Energy by means of food, air, and rest. The process is similar to that of generating mechanical Energy by the consumption of fuel and the production of steam.

Storing of Energy is the essential, vital principle. An excess supply is maintained over the amount called for in ordinary daily activity. Waste is avoided by regulating expenditure to necessity.

Confidence comes from consciousness of Energy in reserve. It gives a sense of preparedness for emergency. The capacity of an individual is measurable by his reserve of Energy—by his ability to meet extraordinary demands upon his strength and intellect.

Except in cases of nerve exhaustion, a considerable degree of excess Energy is always present. And it is highly necessary that it should be. To take a simple illustration: Suppose that you are crossing the street when an automo-

bile horn suddenly blares behind you and its vibrations set your spine atingle. On the instant, you leap aside with Energy far in excess of that required by your former activity of leisurely walking. If, however, you had been in such a state of fatigue as to be incapable of greater exertion than that of walking, you could not have made the extraordinary effort suddenly demanded by the emergency.

The conservation of reserve Energy is of the utmost importance. Every exercise of force in excess of requirement entails a waste, the consequences of which may be much more serious than would be readily imagined. The failure of many a business negotiation is attributable to some careless and unnecessary dissipation of Energy.

Energy is psychical as well as physical in its nature. The thousand and one ways in which it is wasted will fall within the following classification:

1. Useless **Physical** activities.
2. Excessive and unnecessary **Mental** activities.
3. Wrong and uncontrolled **Emotional** expression.

No leaks in our storage battery are to be ignored as inconsequential. Waste of Energy is involved in the slightest unnecessary physical movements, such as drumming with the fingers or tapping with the feet. So with trivial mental or emotional activities such as day dreaming, or irritation.

Now, let us consider some of the matters directly connected with our business which entail Waste of Energy.

The commonest physical form of Waste Energy is found in work without preparatory plan and forethought. Too many agents imagine that a liberal consumption of shoe leather is the sole requisite of success.

Did you ever see a fire hose in action without a man at the nozzle? It threshes around like a thing possessed, squirting water here, there, and everywhere but on the right spot. It is a striking example of undirected Energy.

The man who enters upon his day's work without premeditation and hurries from point to point without prearrangement is the most reckless spendthrift in this respect. He is constantly wasting Energy which should be held in reserve for purposeful occasions.

Inefficiency invariably involves Waste of Energy. This is the underlying truth in the old adage: "Haste Makes Waste." Every task poorly performed—every improper method employed—represents a certain amount of misapplied effort. In the various stages of an insurance negotiation, serious losses of Energy are incurred through lack of thoroughness. We all know what is meant by "selling a policy twice."

In our intercourse with prospects we are recklessly prodigal in the expenditure of Energy. Instead of jealously hoarding it for use on vital issues and critical occasions, we lavishly devote it to non-essentials and matters of secondary moment. The thermal Energy expended in a heated argument may deprive us, by just that much, of the force needed to close a case.

Insurance agents are too prone to Waste Energy in contention. We seem to view our business as a sort of Donnybrook Fair performance. We go about with a perpetual chip on our shoulder. The prospect casually mentions another company and we immediately plunge into a discussion which uselessly consumes Energy, and, likely enough, creates competition where it did not previously exist.

We must cultivate the sense of value and proportion. We must learn when to open the floodgates of force, and when to dam the flow.

By fostering the Mood of Energy and maintaining it as a fixed habit we may ward off those mental states that make for Waste of Force. Worry, anger, and other wrong feelings and emotions are veritable vampires in their effect of

sapping the sources of Energy. They set up a chemical action in the system which produces physical poisoning. When the ancients spoke of the "jaundice of jealousy" and associated bile with hatred, they displayed an intimate knowledge of the physiological effects of those emotions.

I have touched on but few of the numerous ways in which we waste Energy, my object being to stimulate your thought. As a matter of fact, these faults and those noticed in our discussions of Waste of Words and Waste of Time are, in the final analysis, due to want of reflection. It is not to be supposed that we would continue faulty methods and wasteful practices if we realized them.

The truth of the matter is, that we do not think enough. The ability exists, and I do not doubt the willingness, but the habit is lacking. Let us apply more brain power to our work and to everything related to it, or which may be made effective in the promotion of it.

FOOD FOR REFLECTION.

All sources of power which can ever be available to you, lie within you—now. You can derive none from outside of yourself.

What you are you have made yourself. What you may become depends entirely upon yourself. "All progress of the individual is a matter of inner unfoldment."

Stagnation—physical or mental—is impossible. You must advance or retrograde.

Nature's tendency is toward improvement, but Civilization and Environment are apt to induce deterioration.

It remains with us—if we would develop the latent good within us—to co-operate with natural agencies to combat adverse tendencies.

To this end our effort must be incessant, rather than vio-

lent. Dripping water will wear away a stone that would resist the blow of a sledge hammer.

Our aim and practice in this endeavor should be made daily habit until they become automatic physical and mental functions.

To illustrate: We may habituate ourselves to deep breathing and cheerfulness until these conditions become as natural and constant as the spontaneous action of heart and lungs.

The extent of our inherent powers is practically unlimited. And with exercise they will grow in strength and facility.

The basic essential to success is clear thought, interpreted by definite expression. Our verbal statement must have the precision of the cameo and our mental conception the stable consistency of the stone in which the cameo is cut.

When we know exactly what we desire and can voice our wish in incisive terms, we have the groundwork upon which Faith and Will can build a structure of realization.

Our chief instrument in self-influence and development is the Sub-Conscious Mind. Our most effective method is Auto Suggestion.

The Sub-Conscious Mind is active in every human being. But, like all other natural functions, its force and constructive energy are dependent upon its cultivation and direction.

The Sub-Conscious Mind may be made an intelligent agent to no less an extent than the Objective Mind. More than that, the former, being less susceptible to material influences, may be controlled and educated more effectively than the latter.

The chief medium of communication with the Sub-Conscious Mind is Auto-Suggestion, deliberate or involuntary. Through this means you may promote your welfare or effect your ruin.

Let us remember that, for ourselves, nothing exists save

in our minds. The entire universe of the individual is necessarily bounded by his conceptions.

In the light of this thought it is not too much to assert that persistent affirmation will create a fact. When the affirmation is reasonable, the fact will be a practical one.

To make this clear: A man may affirm that he is a reincarnation of Oliver Goldsmith until the belief becomes fixed in his mind. Now, so far as he is concerned, his affirmation creates a truth—a fact, though not a practical one.

On the other hand, an arrant coward, may, by persistently affirming that he is courageous, actually become so. As the mind is the mainspring of action, if this man's mind holds a clear-cut, forceful, fact-impression of his courage, he must play the part suggested by his mental conception.

Now, you will have a better understanding of the opening assertion: **We are what we make ourselves and we may make ourselves what we will.**

This statement may be accepted almost without reservation, so marvellously great is the power of the mind under direction.

Of course, it is assumed that a person striving for a condition or achievement through the aid of this mental agency will employ every other available means to promote the desired result.

It is hardly necessary to say that a mere wish is futile. Desire must be backed by Will and supported by Faith.

Let us apply these principles to a practical issue of the utmost interest and importance to yourself.

You are ambitious of developing a high order of vocational ability. Success to an unlimited extent may be insured by faithful effort in conjunction with the following mental regimen:

Every morning and several times in the course of the day assert simply and earnestly:

“I desire to excel in my business. I am confident that the power to do this resides with me. I am determined to arouse and exercise it. I WILL SUCCEED.”

Before falling asleep at night address yourself repeatedly thus:

“You will assuredly attain to superlative success in your business. You are now and constantly progressing toward the goal. Each day brings you nearer to it. Your Sub-Conscious Mind is attuning itself to your effort and will promote the development of the desired condition, even whilst you sleep.”

In shorter while than you can imagine, the effect of your endeavor will become apparent. You will experience a realization of growing power, and with it increasing Confidence and Will.

This presentation of an inestimably important matter is extremely inadequate but, perhaps, sufficiently suggestive to afford you starting points for mental excursions into the most interesting and fruitful fields of applied psychology.

THE MENTAL HAZARD OF THE CLOSE.

No doubt you look upon the Close as immeasurably more important and more difficult than the other phases of the canvass.

Of course, closing is the *sine qua non* of salesmanship and its difficulty is not to be denied. But it is generally over-emphasized.

The Close has been so extensively written about in exaggerated terms that, with the majority of salesmen, it has become a mental hazard.

Life Insurance agents have been led to believe that closing is an inordinately difficult matter, calling for a peculiar kind of talent.

“Good closers” are looked upon as the fortunate pos-

sessors of a mysterious faculty which few may enjoy in full measure.

We have had solemn dissertations on the "psychological moment" for closing, with urgent advice to cultivate the intuition which recognizes this crucial occasion.

For the most part, this treatment of closing is ridiculous. It makes a mountain of a molehill. It is equally fallacious and harmful.

The canvass is a succession of distinct processes, culminating in the Close. It is the ultimate aim of the sales effort.

The Close has this distinction, that is the aim and end of the salesman's effort. In that respect it resembles the knock-out blow in a prize fight.

But the pugilist knows that the *coup de grace* is the direct result of a number of other acts performed with efficiency and calculation.

He works up to it in his training and in every round of his battle. He expects to realize it provided his preceding efforts have been adequate—and only in that case.

He recognizes a psychological moment for administering the knockout, but he knows that if it fails then another, and perhaps a better, opportunity may occur.

The situation is precisely the same with the Life Insurance agent. With him success in closing depends upon the manner in which he has performed the processes leading up to the Close.

If he has made an efficient Approach, the prospect is favorably disposed toward hearing the proposition.

If he has made an efficient Presentation, Desire on the part of the Prospect has been created.

The natural sequence of desire is action in conformity with it—in other words, closing.

In short, provided the steps leading up to it are efficiently done, closing presents no extraordinary difficulty.

As to the "psychological moment," of course there is a time in an effective canvass when the prospect is ripe for closing.

But it is not a unique opportunity which, if missed, will never recur. You may fail to close at the first favorable chance and succeed on a second or third attempt.

Don't allow the Close to assume exaggerated proportions in your mind. Give due attention and effort to the preliminary processes in the canvass. Perform these adequately, and you will experience little difficulty in closing.

SHEER GRIT.

This is a most remarkable story of success overcoming enormous obstacles. It is an illustration of purposeful will achieving its object under conditions that would daunt most men. The reading of it is recommended to agents who imagine that they are beset by extraordinary difficulties in their efforts to make headway.

Let us call him Walker, which is not in the least like his actual name. About twenty years ago, when it was much more difficult than now to make money by fair means in our business, Walker came to one of the smaller cities of Pennsylvania and connected himself with the local agency of a large New York company. It was customary at that time to make advances to new men provided that they gave even the smallest promise of success. This man, however, appeared to be such an unpromising candidate for Life Insurance laurels that the general agent endeavored to dissuade him from entering the business. Walker refused to be diverted from his purpose and the contract was made, but no assistance whatever was extended to him. What moved Walker to decide upon Life Insurance Salesmanship as a

vocation it is impossible to say, but with a man of his caliber, the making of a determination in itself invests any undertaking with a serious aspect. Not only was he absolutely devoid of any special qualification for our business, but he was heavily handicapped by defects that appeared on the surface to be almost insurmountable. The man was a thorough rustic, fresh from the plow, poorly educated, with little knowledge of the world and none whatever of business affairs. He had an impediment in his speech which made it almost impossible to understand him until after several rehearsals had given the hearer some familiarity with the method of his mumblings. His face was almost covered with an unusually large and utterly untrammelled beard. The sturdy independence of the man was exhibited in his refusal to curtail this adornment although the general agent explained to him that it could not be looked upon as anything but a detriment. Just what was his pecuniary condition I cannot say because he made no confidants, but he must have been operating upon a narrow margin because for many months he lived, as I learned by mere accident, in a cheap boarding house and made his luncheons of one or two apples. This was not due to parsimony for the man disclosed a strong streak of generosity and more than once extended monetary aid to fellow-agents when he could ill afford to do so.

Walker was about thirty-two years of age when he entered upon Life Insurance work. His assets consisted of a fine physique and certain native qualities which, as the event proved, more than offset his disadvantages. Needless to say, he knew nothing about the theory or practice of Life Insurance. Perhaps with a disinclination to be troublesome, but more probably prompted by the strong self-confidence and self-sufficiency which possessed him, he made no appeal for information or advice, but set about his work

in a way of his own. This way had the advantage of being simple and direct but was laborious to the point of drudgery. Taking the business directory of the place he deliberately set out to call upon every business man, and there were thousands of them in the city.

At 8:30, as most of the agents were coming to the office, they would meet Walker passing out with his list of calls for the day. At about half past five, when most of the men were in the habit of starting home after a moderately busy day, Walker would be coming in at the close of eight hours' hard physical work. Perhaps it was not so hard to a man who had been accustomed to the monotony of following a plow for as many hours each day of the week. But the marvel of the thing was the dogged perseverance with which the man pursued his plan in the face of what would have appeared to anyone else to be a hopeless prospect. Month after month he worked in this manner for from fifty to sixty hours each week. Ninety days elapsed before he came into possession of what might be fairly called a prospect. You must remember that he could not create interest in any quarter until two or three interviews had given him an opportunity to make his speech passably comprehensible.

The fifth month was drawing to a close when, after having called on about 2500 men, Walker secured his first application in the amount of \$2000. From that time, slowly but surely, he began to make his influence felt through the force of a strong character. Business men found themselves bound to respect this uncouth man with quiet and almost uncanny manner. The men in the agents' room who had at the outset made him the subject of ridicule very shortly changed their attitude. They were compelled to admire the man who displayed an utter indifference to their jibes and who asked from no one more than the opportunity to do his work undisturbed and in his own way.

As time went on, Walker disclosed several attractive qualities. He had a generous and sympathetic nature, as well as a strong sense of humor. His poise was absolutely unshakable—nothing could disturb his mental equilibrium by a hair's breadth. Before the close of the year (and I may say that in his methodical manner Walker had started work upon January 1st) he had become the best-liked man in the agency. From the manager to the office boy everyone entertained for him feelings of the warmest regard. At the same time a number of business men had learned that the rough and crude exterior of this man masked a sterling character and lovable disposition. Several prominent merchants and manufacturers became actively interested in his welfare and went to extraordinary pains to promote his business. As a consequence, in the last six months of his first year he paid for somewhat in excess of \$100,000 of business. At the close of the period he was perhaps the best known Life Insurance agent in the town. His very peculiarities, which at the outset had worked against him, he turned to account and made valuable assets. In his second year Walker paid for upwards of \$300,000 of first-class business; indeed, to a man of his simple honesty nothing but first-class business would be possible. Offers from other agencies began to reach him, and more than one company tendered him a general agency. He ultimately made a connection as manager for one of the largest companies in the country and has been for many years a highly successful general agent.

THE VIEWPOINT.

“Zogbaum works with a pencil, I do things with a pen; but you sit up in a conning tower bossing ten thousand men.” Going home from a bridge party on Saturday night I read those lines of Kipling, and they suggested to me some new thoughts on our business.

The amount of satisfaction and pride that one derives from his work depends upon the viewpoint. There is a touch of envy in Kipling's verses, but it is not improbable that the admiral had often thought that it would be the finest thing in the world to be able to draw a picture like Zogbaum's or turn phrases like Kipling's.

Can any sea captain, artist, author, lawyer, physician or minister point to a prouder achievement than the insurance agent whose register records one thousand policies? Think what that means, at least five thousand comparatively helpless beings protected against privation and suffering. We have no cause to envy the man who does things with a pen, with a scalpel, or in any other way. There is no nobler calling than ours.

In the past half century, Life Insurance has grown to enormous proportions in this country. It has increased thirty-fold in volume whilst our population has trebled. It has outstripped all financial and commercial institutions in efficiency of administration and ethical standards of conduct. It has reached a condition and a stage where it is classed as a profession and the men engaged in it are treated with the respect accorded to lawyers, engineers and others whose work necessitates a high order of intellect and education.

Fathers engaged in professional and mercantile pursuits are today proud to have their sons take up Life Insurance salesmanship as a vocation and glad to afford them special educational preparation for it. It is the ideal young man's business. It affords scope for all the talents he may possess, for initiative, for originality and enthusiastic energy. It presents greater opportunities for early success than any other line of endeavor. Its field for permanent occupation and constant advancement is unlimited.

Tens of thousands have made temporary successes in our business and thousands have made life successes of it. Why

has the proportion of the latter to the former been so small? Why has but one man gained a competency in Life Insurance to every ten men who have earned large incomes from its sale?

Without doubt the explanation may be found in difference of viewpoint. The average Life Insurance agent looks upon the commission as the sole aim and end of his efforts. He holds the dollar so close to his eye that it shuts out the view of everything else. With that mental attitude he can't do anything worth while. No matter how much money he may earn, he cannot make any substantial success.

Many bright men have enjoyed large incomes for years selling Life Insurance. When these men have viewed their business merely as a means of money making they have failed to develop personally with it. If one does not develop he must degenerate. Physical or mental stagnation is impossible. You must go forward or backward. Consequently a time inevitably comes to such men when their ability begins to wane and their production takes a steadily decreasing course. Ultimately they reach the point at which they started—zero, or perhaps minus, for they seldom save anything. They become back numbers—"has-beens," whose work has benefited themselves least of all.

If a man's viewpoint regarding his business is right he will recognize its demand for the greatest degree of efficiency possible on his part. This he can obtain only by cultivation and development of his personal character and qualities. The more he improves these, the greater will become his business ability. There will be constant action and reaction. His business should operate as a stimulus toward personal improvement; his personal improvement as a stimulus toward business efficiency.

Your business is big enough and important enough to justify you in using every possible means to increase your

fitness for it. Such means are much more than mere technical knowledge and skill. They embrace everything that will make you better and stronger men.

THE INSURANCE PREMIUM.

Your policyholders sometimes wonder why they are charged just so much each year for their life insurance and what disposition the company makes of this money when it is paid in. Without being too technical, let us answer this very briefly.

In the first place, the amount of annual premium for any particular policy depends mainly on two things—your expectancy of life and the number of years your policy requires you to pay. Let us take a concrete case, as that will make our explanation clearer.

Suppose you are 35 years old when you insure for, say, \$5000. The average man at age 35, so experience has shown, will live almost 32 years longer. That is what we mean by his expectancy of life. Hence if your policy is a Straight Life or Whole Life policy it requires that you pay premiums for the rest of your life—32 years, and the company must collect from you each year an amount which, when put out at compound interest (usually 3 or 3½ per cent), will be sufficient to provide the \$5000 at your death. This sum thus set aside each year and improved at compound interest is called the **Reserve** of your policy.

But if your policy is a Twenty Payment Life policy, you are required to pay premiums for 20 years only, and those premiums must be sufficiently large to provide a reserve in the 20 years that will, at compound interest, make the \$5000 in 32 years—the time when, if you are an average man, you are scheduled to die. If your policy is a Twenty Year Endowment, the company will be required to pay you \$5000 in cash at the end of the 20 years during which you are re-

quired to pay premiums. Hence the reserve must be large enough to accumulate the \$5000 in 20 years.

From the foregoing it will be plain why the Whole Life policy calls for a lower premium than a Twenty Payment Life policy, and the Twenty Payment Life policy in turn a lower premium than the Twenty Year Endowment.

The reserve is by far the greater part of the annual premium. A company is required by law to provide a reserve on every policy it issues and to keep that reserve intact until the policy becomes a claim. This is what is meant by a legal reserve or old line company.

It is interesting to note, in passing, that the reserves held by the American companies, which now aggregate billions of dollars, are at work in all kinds of high-class enterprises and improvements, practically every dollar being invested, with the approval of the state insurance departments, in such a way as to bring direct benefit to the people in every section of our country.

While the largest element of the annual premium charge goes into the policy reserves, there are two other elements in the premium—the **Current Mortality Charge** and the **Expense Loading**. The reserve is figured, as we have explained, on the average expectancy of life for any given class of insurers. But as a matter of fact some will die each year before that average expectancy is reached, and the death claims so arising each year must be met. The current mortality charge figured into the premium is sufficient, when added to whatever reserve may have accumulated on these policies that become claims before the life expectancy is reached, to fully meet these current death claims.

The expense loading, the third and last element of the premium, represents the policyholder's annual contribution to the numerous expenses incident to the management of the business. Salaries of officers and clerks; agents' commis-

sions; medical examiners' fees; bills for furniture, stationery and printing; federal, state and municipal taxes, and sundry other items must be provided for, all of which are covered by the expense loading of the premium.

To be a little more specific in our explanation, let us speak in figures. Suppose you are the holder of a Twenty Year Endowment policy for \$1000, and your age is 35. In this policy the Company obligates itself to pay you \$1000 in cash at the end of 20 years. The annual premium charge (non-participating) for such a policy is \$42.85. Of this amount, taking, say, the fifth year of the policy, \$32.24 is reserve, \$7.88 goes into the current mortality fund and \$2.73, the balance, is the expense loading.

The current mortality charge increases slightly each year with the advancing age, hence the amount of the premium that goes into the reserve each year varies a little, but it is always sufficient to guarantee, adding in the interest, that there will be \$1000 in cash at the end of the 20th year. The mortality charge and the expense loading disappear each year, whatever of these two elements that may not be used for the purposes stated being transferred to the Company's surplus funds.

We should explain that the above premium rate (\$42.85) is for a non-participating policy, which does not provide for the return to the policy holder of any surplus funds, commonly called dividends.

EDUCATE THE BENEFICIARY.

A distinct need exists for the education of those who are or who may become beneficiaries under life insurance policies and the recipients of indemnity derived from them. Such education should have for its aim three specific purposes: 1. To inculcate an appreciation of the value of life insurance protection. 2. To instill careful ideas and en-

courage the preservation of the policy. 3. To teach the necessity of economical and prudent disposition of its proceeds.

If the active influence of women should be generally exerted in favor of life insurance, the greatest potential factor for its development would be brought into play. At present the prevalent attitude of women toward this, a matter of most vital concern to them, is that of indifference or antagonism. This attitude is, without doubt, largely due to ignorance. We know the prejudices, misapprehensions and selfish motives which prompt women to oppose life insurance. It is within our power to reduce or eradicate these adverse influences by a system of direct education.

The literature of life insurance companies is practically all addressed to the prospective policyholder. Why not address some of it to the prospective beneficiary? Can we not impress the wife with a realization of the husband's duty to protect her adequately with life insurance? Can we not induce the mother to insist upon the proper protection of her children by the father? It would seem probable that these objects might be attained by directing toward women similar agencies to those employed in the education of men.

How much insurance might be saved from lapses if the interest and understanding of the beneficiary were greater? Thousands of women who consent to the surrender of their husbands' policies would not do so if they understood that replacement is only possible on the passing of satisfactory medical examination and the payment of a higher rate of premium.

In another respect, it would be highly advantageous to excite the care of women for the conservation of policies. Loans would be less frequently applied for if the beneficiaries had a better appreciation of the impairment of the protection entailed by them. The pitiful ignorance on the

subject is made evident by the numerous claimants who actually imagine that the death of the insured cancels such liens.

The ultimate object of life insurance is the payment of a death claim and **that is its chief function.** But it is questionable whether a company's interest in the matter should cease with the discharge of its contractual obligation. If it be possible by the exercise of a benevolent influence to enhance the security and scope of the provision made for the beneficiary, it would seem to be justified by business policy no less than altruistic consideration.

Thousands of claims are paid yearly without the attention of beneficiaries being drawn to the advantageous installment options available to them. Tens of thousands of checks are handed to inexperienced widows without a word of warning against swindlers or a hint of advice as to safe investment. A leaflet of purely disinterested character would serve a useful purpose in this respect.

The income policies, now sold by nearly all companies in one form or another, are the most effective mediums for the protection of insurance money against loss and waste. The sale of these policies would undoubtedly be considerably increased by educating beneficiaries to the peculiar advantages of them.

Let us educate the beneficiary. Here is a vast field of opportunity, arid only for lack of reclamation. Let us irrigate it with intelligent instruction and the yield will be doubled per capita holding of life insurance within two generations.

GOING AFTER BIG BUSINESS.

Not infrequently I am asked to give suggestions for "going after big business." The writers are usually agents who have been more or less successful for years along the lines of medium production. Their envy and ambition have

been excited by the success of some acquaintance in landing a large application. The reply to one of these inquiries may be of general interest.

“Before discussing methods of going after big business, it may be well to consider the **advisability** of going after it.

“A distinct class of men must be approached for big business and a distinct set of qualities is necessary in the agent to approach them with success. The man who possesses these special qualifications should assuredly seek to write large policies. But the man who is deficient in them cannot do worse than make the effort.

“I have known several agents, who had been highly successful while working within the limits of their capacities, to ruin their careers by going beyond their depth. To cite one case: I was acquainted with an agent who for years had written from \$150,000 to \$200,000 of business annually, a large proportion of it on the endowment form, but with hardly a case in excess of \$5,000. He secured eight or ten applications every month and earned from \$4,000 to \$5,000 a year. By the merest chance, and without an effort he closed a man for \$100,000 and made a \$3000 commission. From that day this agent was absolutely useless in the business. He could not resist the lure of big applications, although he was utterly lacking in the faculty of writing them. Business of moderate proportions lost its attractions for him. He sought only large cases and month after month passed without his doing anything. About a year after placing the \$100,000 policy this agent went out of the business—a good man spoiled by his own misjudgment.

“Now as to your personal concern, let me ask you to answer the following questions frankly. Are you familiar with general business methods and principles? Do you understand business finance? Do you possess what may be called the business sense? Are you capable of meeting and talking to

men of affairs on an equal footing? Unless you can answer each of these questions with a decided affirmative, you should hesitate about 'going after big business.'

"Large applications are not secured every day and the most successful writers of big business fill in the intervals with comparatively small cases. A man who pays for more than \$1,000,000 yearly has declared that he writes ten policies of less than \$20,000 as against every one of that amount and over. If you should decide to test your ability in greater efforts, let me advise that you continue to give 90% of your time to your usual business, only going after a big case occasionally and treating it as distinctly a sideline."

SUSTAINING INTEREST.

Why do so many men in our business seem to find their limit at or about the hundred-thousand-dollar mark of production. A variety of causes contribute to this condition. Lack of ability and skill are the least of these causes. Failure to sustain interest is undoubtedly the chief of them.

On every side we see young Life Insurance Salesmen who began their careers with natural endowments and other advantages that gave every promise of marked success. They started out with enthusiasm and keen interest, worked hard and in a short while reached the hundred-thousand-dollar mark of production, and then slacked up in their progress. The observer may be unable to find any good reason for the stagnation. The young agent may be physically and mentally just as capable as ever, but he has ceased to move forward. The explanation is that his interest has waned and with it his ambition. His business has been allowed to become commonplace and has taken the character of enforced work and, perhaps, sheer drudgery. He finds no pleasure in its pursuit. His efforts diminish in effectiveness and are restricted to securing mere sufficiency for his needs.

This is a condition which may be avoided by the employment of simple and easy means. It is one into which the agent falls gradually and generally without clear consciousness. As the novelty of his work wears off, his interest in it declines and the loss of early enthusiasm counteracts the advantage of increased experience. He has greater difficulty in paying for one hundred thousand in his third year than he had in his first.

It may be accepted as an unquestionable proposition that the man who neglects to increase his practical efficiency and technical knowledge can not progress far nor for any length of time. The first essential, then, in sustaining interest is systematic study of the business and intelligent effort at improvement in salesmanship. This alone, if persistently maintained, must insure a well sustained interest in the work.

A very powerful agency in the promotion of the same object is a clearly defined purpose and a large ambition. The young man entering upon our business, or any other, for that matter, should form at the outset a distinct idea of what he intends to do and how he intends to do it—a far reaching purpose, culminating in an ambitious achievement. Constant reflection on his purpose and its ultimate goal will act upon the agent as a spur and a conserver of interest.

The proper attitude of the agent toward his business involves a lively regard for the welfare of his company and his agency, friendly co-operation with his fellow agents and diligent oversight of the interests of his policyholders. The young man whose work is regulated by consideration for these obligations can not fail to enjoy continuous interest in his business.

We all love play and the rightly constituted man delights in anything that takes the form of contest. The young agent should turn this trait to account in the effort to sus-

tain permanent interest in his business. Let him enter into contests with other agents and with himself, setting himself to beat his own previous performances and to make new records. There are many ways in which he may inject the spirit of a game into his work, thereby making it lighter and more interesting.

The young agent, especially, should be constantly on his guard against the insidious encroachment of staleness and the concurrent waning of interest. Nothing will as surely undermine his efficiency and sap his energy.

SIDE ISSUES.

What may be termed "side issues" of your business are incidents or conditions that affect it indirectly without being essential factors of it. Because they are, for the most part, features of your leisure, you are very apt to ignore their significance and to overlook their influence upon your business interests.

The manner in which your private life is ordered, your general physical and mental condition, must be reflected in your work. This is the truth to such an extent that you may not hope for pronounced vocational efficiency without a basis of personal efficiency.

Whilst I would not recommend the regulation of your social life by mercenary motives, it is certain that you cannot afford to overlook anything which may tend to business profit.

You should cultivate the acquaintance of the class of men among whom you work. Establish social relations with the most successful and reputable Life Insurance agents in the community. The respect and good will of one's competitors is a valuable asset.

The occupations and pleasures of leisure should never be such as may injure the body, soil the soul, or mar the mind.

Let your recreations be clean and healthful. It is well to select them with regard to their effect in promoting qualities useful in your business.

It is advisable to pursue with enthusiasm some active sport that will afford a physical and mental tonic. Golf is strongly to be recommended. It involves the best kind of discipline. Firm friendships are frequently formed on the links. You may get closer to a man during a round of eighteen holes than you could in a railroad journey of 1800 miles.

Comport yourself with genial dignity and poise in your diversions and amusements. The impression you make upon observers at such times will often act for or against you in business. Aside from that consideration, the possession of the traits in question is an essential of successful salesmanship.

Dress is hardly less important than deportment. Let your clothing convey an impression of prosperity. It should not be obtrusive in any respect, but such that you will visualize in the mind of an acquaintance as a well dressed man without his being able to recall any article of your apparel.

Take some useful part in the general civic and business activities of your community. Resultant benefit to yourself will depend upon the spirit in which you do this. If you are actuated by selfish considerations, you will not gain much. If, on the other hand, you enter into this thing with a genuine desire to be helpful and do really good work, you will surely profit personally. Don't permit yourself to be drawn into strongly partisan movements. You may gain some warm friends in that manner, but can hardly fail to make as many bitter enemies.

Provided you work hard at appropriate times, you should put your business aside in leisure hours. This does not imply, however, that you need be impervious to everything relating to it. On the contrary, if you are wise, you will cultivate

the habit of keeping your mind in a sensitized condition and constantly exposed so that every subject relating to your business will make a ready impression on your mental plate. Many agents owe their best prospects to the maintenance of this condition.

Let me illustrate the point by recounting an incident which came under my observation some years ago. In the course of a journey from New York to St. Paul, two agents struck up a smoking room acquaintance with a man who informed them that he was the general manager of a newly organized manufacturing concern in St. Louis. With natural interest in the subject, he gave an outline of the company's plans and prospects.

The Life Insurance men and their acquaintance separated in due course. One of the agents dismissed the incident from his mind. The other followed up the clew he had received on the train and ultimately placed \$280,000 as a consequence of it.

The side issues of our business are many. I have touched on but a few. It will pay you to give the matter thoughtful consideration, for your income may be largely affected by your conduct and mental attitude in leisure hours.

GOLF MAXIMS FOR THE LIFE INSURANCE AGENT.

Before starting a match on a strange links, learn all you can about the course from observation and enquiry.

Don't enter upon a definite canvass without careful preparation.

The effect of a stroke is largely dependent upon a correct stance.

The manner in which you address your work will have much to do with the result.

Don't force the ball—coax it.

For every application gained by pressure, five are gained by persuasion.

Once on the green, go boldly and confidently for the hole. Remember the adage: "Never up, never in." Don't dribble about feebly. Play to sink the ball.

When you reach the closing point, don't hesitate timidly. Go straight to the point,—and close.

The fairway is not a recreation park. It is the route to the hole, to be covered in the shortest and quickest way.

Don't waste time and opportunity in unnecessary interviews. Make your way to the closing stage as soon as possible.

Play one hole at a time. From the time that you drive off the tee until the moment that you drop your ball in the cup, there should be but one hole in your mind. Don't think about the stroke that you lost in the last, nor the bogey you plan to make in the next.

The Life Insurance agent is apt to allow his past failures and his hopes for the future to intrude upon his mind when it should be fully occupied with the business of the moment.

When you are bunkered or get into the rough, keep cool and play deliberately. Above all, don't lose your temper. If there were no hazards, the game would be too tame to be worth while.

The Life Insurance agent who loses his head and becomes irritated when he meets with competition or other obstacle, is unfit for his work. If there were no difficulties in our business, it would be a dull occupation, with poor rewards.

A stymie will take the heart out of one man and put pep into another. One will quit under the check; the other will take the setback philosophically and make a rattling recovery.

So it is with Life Insurance agents. Obstruction breaks the backs of some and saps their nerves, whilst it serves to stimulate others.

You may have to make a choice between a lofting ap-

proach and a run up. Decide on one and play it. Don't waver between the two and finish with a foozle.

Many a good case is spoiled by vacillation. Better make a faulty decision and act firmly on it, than to wobble in doubt and indecision.

WASTE OF WORDS.

In the present age the most valuable art is that of the effective employment of words. Time was when our ancestors looked contemptuously upon speech and writing as accomplishments fit only for monks and scribes. That was the Age of Brawn when a man worked his will with the aid of a club, and found in fear the most potent agency for persuasion. This is the Age of Brain in which the master forces are of mental origin and words are the principal promoters of action. In this day an epigram may be more effective than an army corps.

Our business is peculiarly dependent on speech. In almost all other lines of salesmanship something tangible is offered, making appeal to the sight and other senses. In ours, success is secured solely by playing upon the imagination through the medium of the spoken word.

In this and other respects our work resembles that of the preacher and the advocate. In these professions men take the utmost pains to cultivate the art of speaking and to rehearse for particular efforts. With rare exceptions, we neglect all such preparation.

Few of us really appreciate the power of words properly applied. We never think of studying to make our speech more effective; but deliberate effort in this direction would add immeasurably to our success as salesmen. We may, by intelligent exercise, develop our powers of exposition, conviction and persuasion; we may cultivate feeling, energy and imagination; we may learn the effective use of pause, emphasis, and climax.

A moderate degree of trouble devoted to acquiring a knowledge of word values and to improvement in expression will largely repay the salesman in increased efficiency. As it is, we talk at random. Often the spoken word fails to express our meaning, and, what is worse, it sometimes misrepresents the thought. When the conveyance of an idea is laborious there is something faulty in our mental process or verbal expression.

This subject, which I have hardly touched upon, deserves more extended consideration, and we may take it up again on a future occasion. At present the matter for discussion is the Waste of Words rather than the effective use of them.

The commonest fault of the Life Insurance agent is talking too much. The root of this defect is to be found in failure to think enough.

To my mind, the most remarkable feature of the great jury addresses of such masters as Russell, Choate, and Balantyne is the adequacy without redundance of the presentation. What is the secret of this remarkable precision? Without doubt, it is thorough mental review. They had examined their subject from every angle, and especially from the viewpoint of their prospective hearers. They had a clear-cut conception of the thoughts which they wished to create in the minds of the jury and could calculate to a nicety the amount of verbal weight and stimulation necessary to set the desired mental process in operation.

Able teachers, preachers, and writers do not aim to secure their efforts by exhaustive statement, but by suggestion. Similarly our object should not be to save thought on the part of our Prospect, but to encourage it. By telling the whole story with attenuated detail, we produce the effect of the nurse's fairy tale on the little boy in the crib. He attends with keen interest, which is evidenced by an

occasional question. Then he falls into the easier mental attitude of passive receptivity, and presently he is asleep.

The fault of exhaustive presentation is generally aggravated by overelaboration, which wearies if it does not irritate an intelligent man.

On a certain occasion Mark Twain heard a sermon on foreign missions. In the first fifteen minutes the minister made a masterful plea. Twain was greatly moved and decided to donate a hundred dollars to the cause. But, as the preacher continued with a flood of words which added nothing to the force of his original statement, the humorist's fire of enthusiasm was gradually quenched. It had been reduced to a feeble flicker by the time the offertory plate was passed, and Twain dropped into it four bits.

Our endeavor should be to produce the desired impression in as few words as need be, and with the aid of suggestion. We can find no better examples of the economical and effective use of words than the magazines' advertisements afford. The Life Insurance solicitor may gain the most valuable hints from a study of them.

Excessive verbiage is nearly always accompanied by the too rapid expression of ideas. We transfer an unaccustomed thought to our Prospect's mind and before he has had time to assimilate it, project another upon his mental retina, with the inevitable result of confusion.

You are familiar with the effect of casting a stone into a still pond. It creates a series of regular and concentric movements which gradually cease. But if, before these have subsided, you throw in another stone, the character of the former activity is changed and the combined result is a number of irregular and eccentric movements. A third stone will increase the confusion, and a fourth will create a veritable chaos of ripples.

Now, we frequently stand off and pitch stones into our Prospect's mind until his think tank splashes over.

Whilst repetition may be made to serve our purpose, it is too often practiced detrimentally. A telling point may be repeated with variation of expression three or four times in a canvass and have the effect of strengthening an impression. But mere repetition of a statement which has just been made is a Waste of Words, or worse, for it is apt to make a mental blur which may be likened to two or more exposures of a photographic plate.

WASTE OF TIME.

It sometimes happens that an apparently healthy person experiences a puzzling lack of vigor. He feels well, but falls short in strength and stamina of the standard indicated by his appearance. On examination the physician finds some defect in the process of his digestion, circulation or secretion, entailing an unsuspected waste. So an earnest and industrious Life Insurance agent sometimes fails to secure the results that his efforts would seem to justify him in expecting. Examination will generally reveal defective methods of which he is unconscious. The most common of these involve Waste of Time, Waste of Words, and Waste of Energy.

Waste of Time. Time is the raw material of our business. An appreciation of its value is the most important lesson that a Life Insurance salesman can learn.

His occupation is one of peculiar freedom and independence.. His work is not laid out in clearly presented tasks, brought immediately to hand. He is his own employer—his own timekeeper. His hours of labor and degrees of effort are entirely under his command. For these reasons Life Insurance solicitors are particularly prone to be irregular and wasteful in the disposition of their Time.

This shortcoming is in large measure due to carelessness.

Many men waste time without realization of the fact. It is safe to say that there is not one of us but would be astounded could an exact exhibit be placed before him of Time unconsciously wasted by him in the course of any week.

Few men deliberately idle, and that phase of the question may be ignored. Let us restrict ourselves to consideration of a few of the numerous ways in which we allow Time to slip by us without being turned to good account, or, worse still, kill it by misuse.

We do not sufficiently guard against the inducements to waste Time that are created by others. The most insidious temptations of this kind are presented by acquaintances, fellow-agents and Prospects who engage us in profitless conversation during business hours. The casual meeting, the fruitless discussion, the aimless argument, consume more Time than we can afford to lose, not to mention the ill-effect of sidetracking our minds.

Lack of system is one of the most prolific causes of loss of Time. The man whose activities are regulated from one end of the day to the other, usually makes the most of his Time. If you have no fixed hour for rising, retiring, reaching the office, taking your lunch, you must inevitably lose much Time through the derangement of plans and the necessary readjustment.

Comparatively few persons regulate their hours of sleep by intelligent judgment or knowledge of actual requirement. It is a question to which little serious thought is given, and inclination is usually the deciding factor.

For many years the writer sincerely believed that he needed eight hours of sleep nightly and that nine hours were good for him when he could secure them. Careful test has convinced him that seven hours sleep is the best allowance for him and that he can get along very well with six when necessary. This discovery brought the humiliating dis-

closure that he had wasted two or three years as surely as though he had been dead for that time. It also brought the consolatory knowledge that he may add the equivalent of fifty working days, or two months, to every year in the future.

It will be well worth while to consider this matter in your own case. After a certain point, sleep ceases to be energizing and becomes enervating. It may be that you are impairing health, as well as losing money, during the last hour you spend in bed of a morning.

Have you ever calculated the Time you spend on street cars? Do you turn it to any account, or is it sheer waste? It should be devoted to definite mental occupation. The Time consumed in traveling from your home to the office may be profitably employed in rehearsing a canvass, framing an argument, or considering some one of the many matters of business concern which, ordinarily, do not receive the thought they deserve.

Most men are prone to spend too much thought and speech on non-essentials. Interviews are unduly prolonged by needless discussion. Matters of no moment are permitted to intrude upon the mind and rob it of Time which should be devoted to matters of consequence.

These dissipations of Time are avoidable. The rest hour may be occupied by studying insurance literature or reading some book of the uplift kind. Conversations, interviews and tasks may be regulated by a watchful thriftiness, instead of the usual liberal carelessness. All Time should be devoted to some **definite purpose**, even though it be diversion. Mental drifting is enervating and demoralizing. The practice of economy, if persisted in, will culminate in a confirmed habit which, for most of us, will result in saving many valuable hours in the course of a week.

In short, Time has a money value to the business man and he should check his expenditure of it as he does that of his bank deposit.

PERSONAL EFFICIENCY.

When the writer entered the Life Insurance business it was customary to give a new agent a rate book and leave him to "dig it out for himself." Few managers had the ability to train men and hardly any appreciated the advantage of doing so. Today most general agents realize that moral obligation and self-interest demand that the beginner shall be given all assistance possible in his early efforts.

Training has become quite general, but it is almost invariably restricted to technical instruction. In the majority of cases this is building houses upon sand. The highly efficient salesman is produced by this process only in the rare instances where a foundation of personal efficiency previously existed. Our system of educating field men will become adequate when we recognize the fact that no one can be efficient in business and inefficient in private life.

Let us suppose that you use a machine for seven hours of each day. During that period you oil and tend it, but at all other times neglect it, allowing it to rust and become dirty. Every day you have the preparatory task of putting your machine into working condition and, what is worse, its mechanical efficiency fast deteriorates. But by taking ordinary care of it when not in use, it would be ready for employment whenever needed and its efficient service would be greatly prolonged.

Now the machine which we employ in our work is composed of body and brain. The degree of service which they will render in business must depend in large measure upon the treatment they receive outside working hours. In short, there are two phases of efficiency, which, for the sake of

distinction, we may term Personal Efficiency and Professional Efficiency.

We will define personal efficiency as the habit of performing the ordinary affairs of life fitly and adequately. It may be applied to lacing a shoe, reading a newspaper, or playing a game of golf. There is a **best** way of doing each of these things, and with the efficient man it is his **standard** way—the method which he has arrived at by test, and which he employs invariably as the quickest, easiest and most effective way of securing the desired result.

The man who is habitually and consistently efficient in his private affairs is, on that account, more efficient in his business than he would be otherwise, because the faculties that make for general efficiency are kept constantly in practice. He will perform more work with less effort in a given time than will an inefficient person, because he employs the best methods, and they are at once the easiest and the most expeditious. His time is necessarily well-ordered, because efficiency without system is impossible.

Like charity, efficiency begins at home. It is essentially a mental attitude, which cannot be assumed, like an office coat, at a certain hour and put off at another. It must be habitual and can be made so only when the principles that regulate an individual's conduct are applied to his leisure, no less than to business.

You cannot lay too strong stress on personal efficiency. Systematically practice concentration, keep time consumption schedules, embracing twenty-four hours, and standardize routine daily tasks. It has been found that when men are awakened to a realization of the importance of self-improvement they need little urging to engage in it. A sufficient incentive exists the moment a man understands that to him who has achieved personal efficiency, professional efficiency is comparatively easy of attainment.

HAVE YOU GOT IT IN YOU?

Nearly every man possesses latent powers which, turned to proper account, will insure success. Failure is generally due to the lack of self-organization; that is, to absence of co-ordinated activity of the faculties. In order to create a desirable condition in this respect, you must be willing to put in more or less hard work in the development of the ability that surely resides within you.

You may have heard of the public speaker who called attention to the remarkable "coincidence" that the sites of large cities are almost invariably upon the banks of large rivers. Things don't "just happen." This is a world of cause and effect. Everything is the result of force and design.

"Genius is the faculty of taking infinite pains." Success can only be secured at the cost of labor, intelligently applied. Yourself is the medium through which you will succeed, if at all. Then, the first step in the pursuit of success is to learn to know yourself. Find out what resources, in the way of personal qualities, you have with which to work, and what essentials you lack. Cultivate the latter and organize the former.

In making your self-examination, ask the following questions and answer them honestly:

Do I really will success, or merely wish it? Do I desire it strongly enough to pay the price? Can I keep my mind steadily fixed upon my purpose, despite discouragement and disappointment? Have I the patience to plod and drudge along toward my objective? Have I the grit to come back smiling after repeated failures? Have I the nerve to tackle undertakings big in comparison with my past accomplishments? Have I the determination to plan my work with exhaustive deliberation; to perform its details with laborious

carefulness; to apply to its execution unflinching energy and constant devotion?

No matter what you are today, how poor your ability and your achievement, if you can qualify by these tests, your ultimate success is as certain as the rising of tomorrow's sun and—what is more—there need be no limit to it.

BE A BETTER BOSS.

The Life Insurance Salesman is peculiarly independent. He is distinctly his own boss. No one but himself can keep check on his work and regulate it. He may indulge indolence and shirk duties without being called to account. These conditions create one of the chief difficulties with which we have to contend. They make self-control more than ordinarily necessary and, for the very reason that compulsion is absent, they impose a moral obligation to do honest work.

There are men who do not boss themselves to any extent, who are slaves to their desires and who are mastered by every adverse circumstance. I am not considering such weaklings. Fortunately they are a negligible minority. I shall take it for granted that all my readers realize, at least, the duty of serious endeavor and entertain a sincere inclination to improve their efficiency.

The trouble with most of us is careless bossing. You know how a horse, if he is driven with a loose rein, will fall into an easy gait and soon make a habit of it. Men are much the same, especially salesmen, who are their own drivers. You can avoid slackness only by laying down regular rules for the government of yourself and rigidly adhering to them. Even at that, it is necessary to keep a close watch on yourself and tickle your flanks with the whip now and again.

The man who undertakes to boss himself effectually has a bigger job than the mayor of a city. It can only be ac-

complished by the exercise of a strong will, supported by interest in your work and a cherished purpose. But, whatever the cost in self-denial and painful effort, you must acquire the power of bossing yourself completely, for your success in business and your happiness in life depend upon your doing so.

Probably you are a very busy boss in your home. If the cook is not punctual with the meals, you talk turkey to her. You check your wife if she is extravagant in the purchases. You insist that your little girl gets off to school on time every morning and that she sits down to the minute every evening to study her lessons. Your small boy is not allowed to overeat and he must be tucked in at the same hour regularly every night. You think that you do a pretty good job of **bossing**. But how about yourself? Do you always start for the office punctually? Are you never wasteful of your time and your money? Do you perform all your daily tasks as they come to hand? Are you prudent in your habits of living and careful of your health? **Man, boss yourself better and you will be better able to boss your family.**

You have often observed an agent of ordinary talents to outstrip another having greater natural gifts, even though they worked equally hard. You may have seen a skinny little caddie line out a golf ball fifty yards farther than a man with twice his muscle could drive it. The explanation is the same in both cases. The success comes from knowing how to apply available power. The agent knows his strong and weak points and the knowledge enables him to apply his energy in directions which will give the best results.

Many a man fails, not because he lacks ability, but because he doesn't know how to boss himself—because he actually doesn't know enough about his qualities to put himself to work in the most effective way. Are you sure that you have

yourself sized up rightly—that you have a correct estimate of your character, disposition, temperament and talents—the elements that constitute latent capacity?

Your chief task in life is bossing yourself. You can't do it to the best advantage without knowing yourself thoroughly. On the other hand, gain such knowledge and you will be able to turn your useful qualities to full account. You will learn where you need improvement. In short, you will gain a definite idea of the kind of man you have to deal with in yourself. And you will know how best to boss him. Most of us go through life using only a small portion of the faculties at our command and sometimes neglecting the most valuable of them. It is as though a man should devote a lifetime of energetic labor to raising potatoes on a tract of land, beneath which lay a rich vein of gold.

How is one to discover his power, you may ask? By self-analysis—that is to say, by study of his mental qualities and by practical test of his capacity. Men of strong initiative—men who are constantly setting themselves new and bigger tasks to perform—find out by actual trial what they can do. And, as increased accomplishment begets increased confidence and develops increased power, such men are ever capable of doing more and greater things.

If you were employing a high-priced man, you would take pains to discover his utmost capacity, to ascertain in what directions his particular knowledge, experience and ability might be used to your own profit. You would try him out with various tasks and give him enlarged responsibility from time to time, with a view to learning the extent of his powers and developing his talents. You are your own employe and a very high-priced one, when you come to figure it out. It will pay you to apply the same system to bossing yourself.

It is safe to say that you have no idea of your latent

capacity—that you never once in your life exerted yourself to the very utmost. It is practically certain that you are capable of much greater accomplishment than you have ever realized. It is possible that you have undreamed of powers at your command, only awaiting your call upon them. One honest try-out, one whole-hearted effort, with all the energy that you can summon, will prove the most valuable experience in self-knowledge and probably exert a lasting influence over your entire life.

The world is full of potentially successful men who never develop beyond mediocrity. Men who have become great owe their rise to having discovered their latent powers and to having learned that nothing is impossible. The trouble with most of us is that we are ready to accept difficulties as impossibilities. We measure our capacity by our past achievement and because we have never done a certain thing, think that we cannot do it. This is auto-paralysis, self-suppression.

An Irishman was asked if he could play the piano.

“I don’t know,” he replied, “I have never tried.” We don’t try. We under-rate our powers. In all probability, there isn’t one of us living up to sixty per cent. of his potential efficiency. We are afraid of failure. The man who never failed, never attempted anything worth while. It is certain that he could never have extended himself to the utmost. ’Tis better to have tried and failed, than never to have tried at all.

Don’t let your ambition or your enterprise be limited by what you are doing or what you have done. That is no criterion of what you may do. No matter how insignificant your past accomplishments, you can’t gauge your future possibilities until you have made a really big effort, bringing all your faculties and latent powers to bear upon it. You may never have paid for \$200,000 of business in twelve

months, and yet have the dormant capacity to write half a million every year.

Boss yourself a bit. Say, "Here Jim, it's costing me too much to keep you. You've got to work harder and produce more. You are capable of it, I know, and I want you to show me what you can do. In the next six months I shall expect you to get rid of your bad habits—you know what they are—and hook up with some good ones in their places. And not less than \$100,000 of paid-for business by March first, mind you. Now, go to it and remember that I shall be watching you closely."

And when Jim comes through, treat him as a generous employer should. Give him a week's holiday or a new suit of clothes. An important principle is involved there and it will pay you to observe it. Enter into agreements with yourself for the just reward of performance. For example: "It's a beastly hot day Jim and I know you are not feeling quite up to par, but I guess you'll have to buck the line, old sport. Put in seven hours of the best that's in you and I'll blow you to a good dinner down at the beach tonight."

Drive yourself with a tight rein, but be good to yourself—when you deserve it. The horse that has made a long trip in good form has a right to look for his fill of oats and a cosy shake-down. Let all tasks of self-discipline be accompanied by suitable rewards. You order yourself to rise at a certain hour every morning for a month, to cut down your smoking, or to work for a fixed number of hours every day. Have a definite understanding as to what you are going to do for yourself in the event of satisfactory behavior.

More than in any other respect, we fall down in the matter of Time consumption. There is no direction, however, in which improvement will yield greater results. Time is the raw material of our business. To waste or misapply it

entails monetary loss just as surely as to waste or spoil cloth would in a shirt factory.

In this connection reform must begin at home. A chaotic condition of domestic affairs cannot fail to affect your business adversely. If you go to bed at all hours of the night, you can hardly expect to rise fit and early. If you have no regular hour for breakfast, you will not reach the office at a stated time. Your working day must be systematically regulated—certain time for arriving at the office, certain hours for canvassing, morning and evenings. The more nearly you can reduce your schedule to habit, the easier will its observance be.

It is not sufficient to put in a stated number of hours at work. They must be effectively employed. In order to ascertain how time is consumed and to keep check upon it, use of the Record Card is recommended. Your manager can give you a copy of this device which more than anything else of which I know will aid you in regulating your working hours and learning exactly how you spend them.

It is fair to surmise that you cannot say how much time you actually turned to account in your business last week. Do you know precisely how long you worked yesterday? The truth of the matter is that you spend your time carelessly and without calculation. It is not at all improbable that one hour of your day is consumed uselessly. One hour wasted each day means a day wasted each week. One day a week will run into fifty-two days a year. Two months of twenty-six working days wasted in the course of a year.

Now, what would you do with an employe who should waste that much of the time for which you paid him? You'd jack him up quickly, of course. Don't you think that is what you ought to do to yourself? Wouldn't you be better for severe bossing?

Let us take it for granted that you are conscious of your

short-comings and anxious for self-improvement. Begin by acquiring the right mental attitude. Get a proper conception of your opportunities and responsibilities. Realize the obligations upon you to make the greatest possible success of your life. Find out what manner of man you are and how you may best handle yourself. Examine the quality of your work. Analyze your interviews and discover the causes of success and failure. Determine definitely why you are not doing better and decide on methods for increasing results. In short, BE A BETTER BOSS.

LEARNING YOUR BUSINESS.

What is Salesmanship? A simple and comprehensive definition is: "The art of creating in the mind of another a desire for something one has to dispose of."

The essence of salesmanship is, then, the creation of Desire. How is this to be accomplished? By Persuasion; that is influence.

There are just two methods of exercising persuasion,—they are Argument and Suggestion. By overt appeal to reason and by subtle excitement of favorable thoughts and emotions.

Now, there you have, in brief, the sum and substance of your work. Every case you canvass will involve distinctly peculiar factors, but, in the final analysis, success will always depend upon the creation of desire, by means of persuasion, and through the medium of argument or suggestion.

Now, that is simple enough, that is easy to understand, though more or less difficult to realize. You know the chief requirement of your business. It is the exercise of the faculty of Persuasion.

The cultivation of this faculty then, should be your prin-

cipal object. How are you going to attain it? But, perhaps, we had better start from the negative side of the inquiry.

Technical knowledge will not help you in this respect. You may know the history of Life Insurance from the organization of the Amicable Society to the passage of the War Risk Measure. You may be familiar with the formulas for computing premiums and calculating dividends.

But this sort of thing will not increase your ability to induce the signature on the dotted line. It will not enhance your faculty for creating desire nor strengthen your power of persuasion.

You may retort that I have published numerous articles on the distinctly technical phases of Life Insurance in the journals. True, but I have never claimed that the subject matter would be more than incidentally effective in the practical pursuit of your business.

Moreover, those articles are mainly intended for the experienced agent; not for the novice, or the salesman in embryo. They are designed to give the finishing touches to an agent's education.

If you should start to make a cabinet by varnishing the material, it would hamper the carpentry and gum up your hands so that you couldn't work properly. I have known many a promising Life Insurance agent to be ruined by a varnish of technical knowledge.

You don't need to absorb a lot of stuff about the history and science of Life Insurance in order to sell it. That sort of thing is useful enough in its way and in its place. And its place is after you have laid a solid foundation of fundamental knowledge and training.

The manner of man you are must determine the degree of success you will have. Begin with the cultivation of Personality. That is the all-important consideration and the

essential basis of salesmanship ability. Acquire personal efficiency and the rest will be mere child's play.

Neither Prospect nor agent realizes the extent to which the personal equation affects an insurance negotiation. It is always influential and not infrequently the deciding factor. You must be acquainted with agents who do a substantial business almost solely on the strength of their personality.

The possession of attractive personal qualities manifests in that indefinable power we call Magnetism. A fortunate few are naturally magnetic, but it is within the power of any man to acquire magnetism by the cultivation of character.

It isn't merely pleasing personality that we have in mind. The more serviceable and admirable traits, such as courage, poise, forcefulness, are potent in rendering the possessor magnetic. Become personally efficient and you will not lack the power of persuasion.

This is the big thing—the *sine qua non*—but it does not exhaust the requirement. You will need to turn your personal qualities to effective account. And this you may do by making them the medium for the practice of the principles of salesmanship.

Study and exercise in the science of selling, coincidently with the cultivation of personality, will develop the ability to create desire. You will become a real salesman, capable of selling anything, with the acquisition of a little vocational knowledge.

You may be tempted to begin with the varnish in satisfaction of curiosity or pride. Don't make that mistake. Be content to work with the rough wood until you shall have constructed your cabinet. Time enough to doll it up then.

Get down to innate sources of power. Your mind is an inexhaustible storehouse of latent energy. Operate it as you might a dynamo. So will you make an efficient MAN of

yourself. The efficient salesman you desire to become will follow as a matter of course.

SELF-IMPROVEMENT.

I shall presume that Life Insurance Salesmanship is your permanent vocation and that you are ambitious of making more than ordinary success in it. Perhaps, you are one of the many whose efforts for improvement in selling ability fail to produce the expected results. It is highly improbable that this is due to ineptitude. In all likelihood you lack a clear and definite idea of the nature of your task.

If you should go to a doctor for "stomach trouble," he would search for the cause before prescribing a remedy. He would make enquiry as to the history and symptoms of the case, your habit of living, the character of your diet, and other particulars. If, instead of gaining an intelligent understanding of the trouble, he should give you some medicine which had proved to be efficacious in many stomach disorders, your chances of recovery would be greatly reduced, because some features of your case might render the remedy only partially, or not at all, suitable to it.

Now, you may be acting in the manner of the careless physician. You may be one of the numerous agents who prescribe for themselves, or employ popular prescriptions, without making a diagnosis, as a basis for intelligent action. You desire self-improvement and thoughtlessly adopt methods which have produced improvement in other men.

Generalities are unsafe guides in such a situation. Rarely will one of the widely advocated methods fit individual conditions and requirements, without some modification. Sometimes they are entirely unsuitable to the case at issue.

"See more persons," is one of the generalities in point. It is only another way of saying "work harder," advice which might be followed with advantage by most agents. It

is almost universally applicable—but not quite so. I have under observation at the present time a striking exception to its suitability.

The man in question is of a nervous temperament; intensely energetic and possessed by the strongest desire for success. During his first year he worked for eight or nine hours every day as hard as any man could, but with indifferent results. He tried as best he knew how to improve in salesmanship, and worried himself sick over the failure of his efforts.

Obviously the need in this young man's case was less work and better ordered. For several months past he has been reaching his office at ten o'clock and leaving at five. The addition to his leisure time, morning and evening, is occupied in organizing and training himself. He is gaining poise, deliberation, circumspection. He is learning to control his nervous energy and direct it into the most profitable channels. He now puts in six hours of planned work and, of course, the results are much greater than they were formerly.

This illustration is intended to emphasize the necessity of self-examination as a basis for any plan of self-improvement. Find out, first of all, if you have any defects of character or habit that militate against your vocational efficiency. If you discover any such, your first task is to suppress them and cultivate their opposites. Then make a survey of the qualities you possess that may be employed in the promotion of your business. And devise methods for turning them to the best account. In this process you cannot fail to learn the exact reasons for your failure to get results from your work.

The self-knowledge which will follow this system must prevent you from making mistakes in the adoption of technical methods. You will be able to determine readily the applicability of this or that advice to yourself. It will not be suffi-

cient for you that Bill Smith is highly successful with written presentations or that Tom Jones makes \$20,000 a year by straight canvassing. You will want to know how and to what extent, if at all, those methods may be profitably followed by you.

The important matter is to discover principles. They are the only true measure of the soundness of practices. Gain a clear understanding of the principles involved and you will have no difficulty in determining upon the best methods of their practical application.

LUCK.

If Luck is inordinate chance—if it is entirely independent of design or intelligent influence—how shall we account for its falling again and again upon one person with evil consequences and as regularly upon another with good results? This is contrary to the very essence of chance and consistent with the action of order. It should make us doubt whether what we call luck is quite as casual as it is generally supposed to be.

For years I have found it interesting and instructive to investigate striking cases of "luck" occurring in history and common life. In the final analysis it has always been evident that the apparently casual good or bad fortune was due to some rational cause over which the subject of the luck had control, and that the cause in question was essential to the consummation. So invariable is this condition as to justify the conclusion that luck is governed by law and is the logical outcome of cause and effect.

It is clear that the misconception of luck is due to a confusion of ideas in which the element of chance is treated as the effective factor, whereas it is in truth merely the outlet for the operation of the latter. It is as though one should attribute the force expended by a cartridge to the

percussion cap rather than to the charge of powder. The force is inherent in the explosive, awaiting release through the medium of the cap. This condition exactly parallels that which exists in many cases of so-called luck.

I believe that in every case of good or bad luck investigation will reveal causes lying behind the chance that is generally accepted as the controlling factor, causes, moreover, for which the subject of luck was responsible. It is probably to a realization of this truth that we owe the use of the word chance as a synonym for opportunity, as when we say: "Be hopefully patient. Your chance will come some day."

Now and again we are moved to wonder by the good fortune which suddenly, and without apparent reason, befalls some person, raising him from obscurity to prominence, or from poverty to wealth. In all such instances investigation would show that by specific preparation in work and study, or by cultivation of character and faculties, the beneficiary had qualified himself to take advantage of the opportunity unexpectedly presented by chance.

On the reorganization of one of our largest railroads, the new president secured the election to the vice-presidency of a young man who had been stenographer to the former head of the line. The choice was made because during the twelve years that this young man had been occupied in clerical work he had learned all he could pertaining to railroading. He had studied railroad engineering, railroad finance, railroad advertising, railroad transportation and the rest. His vacations had been spent in traveling over the line, becoming familiar with it and its tributary territory. When his income jumped from \$150 a month to \$15,000 a year the public dubbed him "lucky" and his associates hinted at favoritism, but executives don't play favorites when their own success is dependent on the efficiency of their assistants.

A man can adopt no surer way of courting promotion than that of performing his present work, no matter how humble, as well as he possibly can. When general after general had conspicuously failed to solve the Egyptian problem, a council was held at the British War Office to decide upon a new commander. The Duke of Cambridge, then Commander-in-Chief, suggested Major Kitchener, whose name was hardly known to any of the others present. He had never done anything of great importance—he had never had anything of great importance to do—but the records showed, and his various commanding officers attested, that every task ever entrusted to Kitchener had been thoroughly performed. No one could say whether the young officer was equal to the biggest thing the British Empire had on hand, but as a sporting member remarked in the House: “When a jockey has carried your money safely every time in the past, he looks like a safe bet for a future event.” Kitchener received the appointment over the heads of scores of men who called him a “lucky dog.”

A member of the Russian royal family suffered severe and complicated injuries of a peculiar character in a railroad accident which occurred at a remote part of the country. The officers of the Archduke's staff bemoaned the fact that no better aid was available than that of a supposedly unskilled country practitioner. But it happened that this surgeon had enjoyed extensive experience in dealing with mining accidents and for fourteen years had made a deep study of improved treatment. His solitariness had developed resourcefulness and originality. When the court physicians arrived a few days later they found a case that amazed them by the novelty of the operation and the rapidity of recovery. Within a year the erstwhile village surgeon was at the head of his profession in the capital and, whilst his skill was admitted to be wonderful, his luck was pronounced phenomenal.

There is no such thing as luck in the sense of pure chance. Don't believe in it, and above all don't depend upon it. Dame Fortune, like a sensible old lady, is most apt to visit those best prepared to entertain her, but she doesn't knock at doors without having made some previous enquiry about the inmates.

On the other hand, chance, in the sense of opportunity, is something to be always alertly looking for. **Your** chance, however, can only be yours because you have qualified yourself to take it. What avails it to you that a niche be vacated, if you cannot fit it?

You can command good luck if you will. To do so needs that you perform your present work to the very best of your ability, putting into it not merely all that it calls for, but all that you possess of energy and inspiration. Any work may be treated in this manner, though it be no more important than that of sweeping an office. Meanwhile, persistently practice the improvement of character and faculties. Acquire knowledge beyond that required by your immediate duties. Understudy some man higher up. If you never fill his place you will have grown by the ability to do so. When Nadir Shah was being carried from the field at a critical stage of **a battle**, he said: "Leave it to Gadu Khan," who was by no means the ranking officer. Train yourself so that when some superior is abandoning an important position he will say: "Leave it to Jack Robinson," or whatever your name may be.

Follow these suggestions and you may depend upon being lucky.

THE POINTED POLICY PRESENTATION.

A certain Philadelphia merchant contemplated the purchase of a limousine. He had an invalid daughter, who was the subject of his constant care and consideration. This fact

was doubtless known by each of the four salesmen who sought his order, but only one of them took advantage of it. He confined his presentation to one point—comfort. He dwelt on the shock absorber, the luxurious upholstering, the easy lines of the body. His competitors expatiated on a score or more of superior features in their respective machines.

The prospective purchaser received **general** impressions respecting four propositions. With regard to the other, he had one **clear-cut, definite** idea. It is hardly necessary to say that the shrewd salesman who had employed suggestion to stimulate a strong motive secured the sale.

The principle illustrated in this incident beds at the root of success in selling life insurance. The efficient canvass is impossible to the man who has not a full understanding of it. He may be forceful, persuasive, and even successful in writing business, but he cannot gain adequate results from his efforts without the application of this principle of the concentrated appeal.

The most essential factor in a sale is desire. In order to desire a thing one must have a conception of it, and the clearer the conception the stronger will be the desire.

It follows that the primary object of the salesman should be to create a clear conception of his proposition. This necessitates a clear idea of it in his own mind, and the statement of that idea briefly and simply. Clarity and simplicity are twin sisters—their names are almost synonyms.

The impressiveness of Niagara is due to the **unity** of the effect. There is nothing to divide the attention with that immense downfalling mass of water. On the other hand, the beauties of the Grand Canyon are not fully perceived in the rich confusion of a general view and can only be appreciated by detaching certain portions and **concentrating attention** upon them.

The typical Life Insurance solicitor falls into the error of thinking that he may best arouse desire by offering quantity as an incentive. His presentation of a policy consists of a rapid recital of practically all the benefits to be derived from it. The result is a dim and confused conception on the part of the Prospect, sometimes involving conflicting ideas as when he is prompted to consider at the same time the surrender and the maturity of a policy.

Such a presentation may create some sort of weak desire, but it lacks dynamic force because of the absence of impelling motive. The inducement is too diffuse and spread too thinly. It usually elicits the "I-will-think-it-over" decision which is too often justified by the fact that the interview has precluded coherent thought.

There is one predominant feature in every insurance contract—protection or investment—and it should be made the keynote of the canvass and the focal point of the argument. Everything else is more or less of a side issue. In a Monthly Income proposition, for instance the **certainty and completeness of the protection** is the essence of the offer. It will be accepted only because that is the chief, if not the sole consideration. The most effective canvasses of this policy are made without mention of any other benefit, on the principle of avoiding distraction of the Prospect's mind and **concentrating the appeal**.

Most of us will remember the fakir at the old-time country fair, who used to open proceedings by asking a quarter for a cheap colored handkerchief. After dilating in flowery language on the beauty and utility of the article, he would add to it a pair of gilt cuff buttons backed up by a similar eloquent appeal. The offer would then be strengthened by a pinchbeck brooch with the appropriate patter. When the collection included four or five articles a purchaser would come forward.

Now this was not diffusive salesmanship. It was not the birdshot method, but the magazine rifle method of appeal. Unconsciously the man employed the principle of cumulative effect. He made each article play its part and create its full influence before bringing another to its support. Had he presented all the things included in his offer at once or in rapid succession, he would not have made the sale.

Here is the clue to the effective method of presenting a policy. Let the agent state his main proposition as clearly as possible and drive it home with all the argument at his command. If need be, let him reinforce his appeal with another inducement in the form of total disability, or accident indemnity, presented with equal thoroughness. He will thus convey a succession of definite ideas to the mind of his Prospect and advance by definite steps to the closing point.

Policy illustrations are responsible for many objectionable developments of our business, not the least among them being the general prominenece of non-forfeiture features in the canvass. The agent may strengthen his policy presentation by eliminating all reference to them. He cannot introduce the thought of lapse or surrender without detriment to his purpose. His endeavor should be to amplify the idea of **benefits** and avoid allusion to misfortunes. The Prospect may broach the subject, in which case it can usually be disposed of in a general, rather than specific, manner. Some such statement as the following is recommended: "A considerable proportion of your deposits is placed to the permanent credit of your policy, accumulated at interest, and held in reserve to meet your future needs in a variety of ways."

WILL POWER.

"Yo' canna' keep owt redd up ony proper road on a sand-hill."

"Ah know yo' canna', but yo' mun, Billy."

This little bit of dialogue may need translation to reach the understanding of some of my readers. It is extracted from Kipling's account of one of the big training camps in England. A raw "Tommy" from Yorkshire has been "checked" by his sergeant for having a disorderly kit and, in excuse, says: "You can't keep anything straightened up in proper fashion on a sandhill." To which the "non-com" replies: "I know you can't, but you must, Billy."

The paradoxical retort contains a great lesson. The old soldier has learned it. The recruit will learn it by and by with much travail and stress of soul.

How many, many of the can't-be-done things are done when they become must-be-dones. The leading physicians of London declared to Cecil Rhodes: "You can't live six months." He replied: "I must." When his companions told that gallant fellow Oates that he could not march on frozen feet, he answered: "I will," and he did through ten days of agony.

These well-nigh miraculous cases are cited to show the almost limitless extent of will power. Our greatest tasks are child's play in comparison, but we fall down under them. The explanation of contrasting outcomes from similar conditions is found in the fact that whilst one courts defeat, another woe's victory by his attitude in the face of difficulty. One man's spirit bleats, "I can't," the other's shouts, "I will." And a soul that attacks an undertaking with determination to accomplish it and with confidence of success, puts Failure to flight at the outset.

Desire and resolution must not be confused with the dynamic force of Will. Determination must be supported by the utmost activity of all the physical and mental faculties at our command. We must use every means available to the end and subordinate every other interest to the supreme

object. If this be done, there is practically nothing beyond the scope of our attainment.

Success in your business is probably your chief ambition. Are you making a serious and strenuous effort to achieve it? Is there a single day in which your entire strength and will are constantly devoted to that end? On the other hand, does not every round of the clock register numerous acts of commission and omission that are distinctly detrimental to your object?

Success cannot be had for the wishing. It must be striven for with steady energy. It must be paid for by self-denial. It must be persistently pursued upon an intelligent plan.

You work reasonably hard, perhaps, but the results are not satisfactory. It may be taken for granted that you desire improvement. Let us suggest a way to secure it.

Take time—plenty of it—to think about the matter. Form a clear idea of the object you wish to attain. Make an inventory of the faculties which you can employ in the project and decide upon the best ways of using them. Devise a definite and detailed plan of action. Then go ahead with determination to adhere to your plan. Keep your goal constantly in your mind's eye. And never allow your confidence in ultimate success to weaken.

FAILURE TO MAKE USE OF POLICYHOLDERS.

One of the most universal traits of human nature is **pride of ownership**. You see evidence of it on every hand. How often you hear men say: "My dentist is a wonder," "My tailor is the best in town," "My golf ball is a bird," "My machine has them all beaten." Yes, you find men boasting of every conceivable thing under the sun but one. You seldom hear a man say: "My Life Insurance Company is the best."

Why should this distinction exist to the disadvantage of Life Insurance? Is there any sound reason why this universal trait of pride of ownership should stop short in its effect upon the owner of a Life Insurance policy? I think not. Moreover, I believe that Life Insurance, being one of the most important of a man's possessions, it is quite possible to make the pride of ownership exceptionally strong in that connection. As a matter of fact, it is sometimes done, but the instances are so rare as to emphasize the general absence of the condition.

The truth of the matter is that **we do not exploit our policyholders** to anything like the extent that we should. We can and we ought to make them as enthusiastic about our particular company as they are about any other concern with which they have dealings.

But how? By precisely the same methods as other concerns employ. And those methods may be summarized as continued attention.

How does a man acquire his enthusiasm for a certain make of automobile, for example? Seldom, if ever, merely by the use of it. After he has purchased, the manufacturer, directly or indirectly, keeps in touch with him. He receives circulars relating to the machine and reads advertisements extolling its superiority. The salesman calls upon him at intervals to learn how it is running and takes the opportunity to increase his satisfaction and enthusiasm. He is not treated as dead-wood after he has bought, but is cultivated as a prospective customer for a repeat order and a booster for new business.

An enormous amount of possible business is lost to Life Insurance agents by failure to treat their policyholders in the same manner. If we did as the automobile people do we should find large numbers of men taking policy after policy in the same company, just as they buy one model after an-

other of the same machine, and recommending that company to their friends.

Our policyholders are enthusiastic when we sell to them usually, but by neglect we allow their feelings to die. Cultivate your policyholders. Make a point of seeing them at regular intervals. There are few practices of your business which will yield better returns for the time and labor expended.

SET UP A GOAL.

Without a definite object and a set purpose a man can not progress far, nor do much worth while. The general object of writing business is not enough to spur the agent to his best efforts nor to keep him keyed up. He must have a **certain amount** of production determined as the year's task. But that is not sufficient. He must have a clearly-defined goal as the purpose of his life work. It is surprising how much this condition and definiteness tends to perseverance, interest and efficiency.

We have been watching the evolution of a young man who joined a company a year ago. To his advantage was a strong character and sound health, but he had no special qualification for salesmanship. At the outset this man's chance of success was no more than the average. He made it a certainty by planning his development and setting up a definite mark for his first year's accomplishment, as well as an ultimate goal for achievement.

In the first ninety days the new agent wrote practically nothing. In the next ninety days his production was fair and his ability markedly improved. During the latter six months he has written about \$70,000 of good business, and is fast developing into a first-class Life Insurance salesman.

Observing this man's progress, it has been apparent that his success is chiefly due to entertaining a definite purpose and pursuing it persistently.

DESPATCHING.

Efficient Despatching is performing a task at the time assigned for it and in the time allotted to it. Despatching presupposes Planning and Scheduling.

Despatching is the essential factor of effective performance in business and private affairs. It is to activity what the rails are to a locomotive.

Efficient Despatching gives direction to energy and produces the maximum results from it.

In no other respect is the average Life Insurance agent so incompetent as in the matter of Despatching. As a rule he entirely disregards it.

Many fieldmen carry their lists of Prospects without arrangement in a vest pocket note-book.

Some, but far from a majority, use a card file in which the names are distributed according to dates of future calls.

Probably fewer than one per cent Plan their future work, make daily and hourly Schedules of it and Despatch it accordingly.

The failure to systematize work in accord with the principles of Planning, Scheduling and Despatching is responsible for an enormous amount of waste energy, business loss, disconcerting hurry and unnecessary worry.

The day of the typical agent is haphazard, if not actually chaotic. He has no regular time for reaching the office or going upon the street. Consequently he frequently starts work behind time for some call or with an engagement completely overlooked. This induces agitation or disappointment which affects him until nightfall.

Or he may commence the day at a complete loss as to how to dispose of his time. He has plenty of Prospects, but they are not arranged either in his mind or in his desk. He cannot decide upon a call to make at once. He goes out to work irresolute and passes the day in aimless drifting.

Here and there one comes across a man who presents a striking contrast to the general condition. His business day begins at a stated time. Every hour of it is Scheduled beforehand in conformity with thoughtful plan and prearrangement. Habituated to punctuality and diligence, he goes through the day without friction and without loss of energy.

In one case the man is a plaything of chance; in the other, a master of circumstances.

The shiftless, thoughtless agent can always find excuses to satisfy himself. He never realizes the real fact that ninety per cent of his shortcomings and failures are due to his own weakness and that, with will and energy, he may overcome the difficulties and obstructions of which he complains. If instead of seeking the line of least resistance, he would resolutely set about fitting himself to cope with conditions as they come, half his obstacles would melt in the mere glow of his mental attitude.

Whatever the agent purposes to do, let him make up his mind to this, that no considerable nor permanent achievement is possible in the absence of Despatching. Important work must be thoughtfully and intelligently Planned in advance. Time and equipment for its proper performance must be Scheduled. A task due must be done without delay. It must be performed with diligent concentration in order to be out of the way of the next item on the Schedule. This practice of Despatching alone will substantially increase any agent's production. It may be even more effective in this respect than improved skill in canvassing. Indeed, we sometimes find a man of mediocre ability reporting a large volume of business yearly and doing so mainly because, by the practice of Despatching he contrives to make nearly one hundred per cent of his limited ability count.

THE PREMIUM IS NOT A GAUGE OF COST.

We are frequently asked: 1. Will the contemplated new mortality table result in reduction of premiums? 2. Will reduction of premiums produce reduction of cost? 3. Are the companies which have materially reduced participating rates below the standard figures giving their policyholders any substantial benefit?

The following explanation should furnish answers to each of these questions:

The mortality tables in use predicate death losses considerably in excess of those experienced by companies in general. There is in the possession of American Life Insurance offices tabulated data, derived from their several experiences, which afford a sufficient basis for the construction of a table which will indicate more accurately, than do the present standard tables, the mortality among insured persons at this day. The compilation of such a table is contemplated by the Actuarial Society of America and its scientific value will be ample justification for the task. It is extremely doubtful, however, whether any practical benefit could be gained by the adoption of a new standard of computation by the companies. Certainly the popular belief that such a step would result in reduction of the cost of insurance is a delusion.

The premium on a participating policy represents the **average** cost of insurance, plus a margin of safety. The excess amount serves to meet adverse mortality fluctuations and provides dividends. The actual or net cost to the insured is not regulated by the premium charge, but by the amount of saving effected through profitable and economical management and through careful selection of risks, which amount, in the form of a dividend, is applied to the reduction of the premium.

To make this matter clearer, let us assume a policy on which the annual premium is \$24. The expense charge is, we will say, \$3. The balance is designed to furnish the policyholder's

contribution to current mortality and to supply the necessary reserve deposit. Now, we will suppose that the company's actual death rate is sufficiently below the tabular to enable it to save \$2 on this policy's calculated contribution, and its interest earning is sufficiently higher than its standard rate to enable it to credit this policy with fifty cents from the latter source of profit. At the close of the year the policyholder will receive a dividend of \$2.50, making the net cost of his insurance \$18.50. This process will be repeated year after year. After the initial payment he will always send his check to the company for the difference between the gross premium and the net cost. It is obvious, therefore, that—the net charge being regulated by the actual cost to the company of carrying the risk—the amount of the premium is of little consequence.

In only one way is it possible to reduce the cost of insurance, that is, by reduction of the expense charge, which is already as low as practicable and much lower than the cost of marketing any of the commodities in general use. Nor would the adoption of a new mortality table result in a lowering of non-participating rates, for these are necessarily fixed with a view to competition with the net cost of participating insurance.

NO MYSTERY ABOUT IT.

“Doesn't it beat anything, the way some fellows have luck. There's Jones now. Ten years ago we were in the same office and I was drawing a bit more salary than he was. Now he's getting \$6000 a year. It surely is better to be born lucky than rich.”

Of course you have often heard men talk that way. It expresses the attitude of thousands who have yet to learn that success of any kind must be earned. The “lucky one” who occupies a good position and earns a big salary, invariably does so by reason of superior efficiency of some sort.

To thoroughly understand and appreciate that fact would in itself be a valuable education to many a young man starting in life. Good things do not "turn up;" they are always at hand for the man who can discern opportunity and has the ability to turn it to account.

To the right kind of men it is greatly more satisfactory to think of success as the reward of certain attributes exercised in hard work, than it is to look upon it as a chance prize to be possibly gained without effort. Good luck may elude a man constantly but the result of efficiency is as inevitable as the operation of the solar system.

Very often the difference between the \$10,000 man and the \$2000 is entirely one of efficiency. The latter not infrequently had the initial advantage of greater natural ability. Perhaps, both performed their immediate work well, but one added to present performance preparation for the future. In business, no less than in athletics, the best trained man wins.

The Life Insurance agent who desires to improve his position and his income must be willing to give a certain proportion of his time to training his body and mind for greater efficiency. It is noticeable that men who make no effort beyond that of immediate production, seldom go very far, although they may write a considerable volume of business. These are the men who reach a certain point and then begin to slip back. They become the "have beens" of the business.

Permanent success can only be bought at the price of systematic and persistent endeavor for increase of efficiency.

THE USE OF TIME.

The first step in any reformation is honest and thorough examination of the conditions to be reformed. If you are to improve your use of time you must start with a close investigation of your present manner of using it. As the easiest

and ultimately the quickest way of effecting such an object as we have in view is by short and simple stages, we shall, for the nonce, consider only business time or working hours.

Let us at the outset, ask you to candidly determine whether you are in any degree addicted to a peculiar form of self-deception which is quite common. We all know the man who is always "busy," but does little work. His inefficiency may be due to mental disorderliness, or it may be a typical case of disguised idleness. Most of us indulge in this form of dissipation to some extent. We yield to indolence but maintain a semblance of work for the sake of quieting our conscience.

The agent on the street doesn't "feel like doing anything," but in order to preserve his peace of mind he walks about languidly and without purpose until he has consumed the usual working time. A man who does this sort of thing with sufficient frequency acquires at length great facility in fooling himself and is generally surprised that his paper record of industry is accompanied by so small a production of business.

Truth and reality are unconditionally and invariably better than sham and deception. It will do a man less harm to loaf ostentatiously than to idle under the pretense of work. In the former case his self-respect will not suffer so greatly and he will, at least, have the advantage of knowing definitely how his time was consumed.

Nothing can undermine morals and efficiency more than this flimsy compromise with duty. If you are guilty of it habitually or occasionally, make a resolution to be done with it, once for all. Decide that when you cannot summon up energy enough for genuine work you will honestly indulge your laziness rather than cloak it with pretense. This will compel you to face the issue squarely. It deprives you of your Mother Winslow's Soothing Syrup and forces you to take your conscience colic or do your duty.

Among men in our business an enormous amount of time is lost and misused. A great deal of this time is unconsciously wasted. We have no standard of value for it—no idea of the money's worth of an hour. As a consequence we fail to appreciate the advantage of keeping account of our time as we do of our gasoline and groceries which have a definite value.

But we may easily establish a standard of value for our working hours. Let us assume that you devote 1800 hours a year to your business and derive \$2700 from it. Then it is fair to consider each hour of actual work as worth, at least, \$1.50, for a large proportion of the total time is wasted. If you will set \$1.50, or whatever the appropriate figures may be in your case, as the standard value of each of your business hours and form a habit of looking at every hour in the light of its money's worth, it is certain that you will waste a great deal less time.

If your time yields \$1.50 an hour, you may increase your income materially by adding one hour a day to your work. You don't wish to give more than seven hours a day to your business? You don't need to do so. Where is the extra hour to come from? Pick it out of the waste pile. If it is worth \$1.50—and you must convince yourself that every hour is potentially worth your standard value for it—you can't afford to throw it away.

Set a standard value on your time—your raw material—and then watch its consumption to see that you do not WASTE MONEY.

There is only one way of making an effective examination of time consumption. That is by regularly keeping an account of its use as you might of cash outlays. In our present investigation it will only be necessary to note time devoted to actual work and time otherwise spent during business hours. Take a small book and rule off the working hours with quarters. At

convenient intervals in the day mark the quarter hours spent in work with a cross and leave the others blank.

This practice maintained for a few weeks will show your waste, tend to form the habit of watching time consumption and create in your mind a stronger sense of the value of time. The effect will well repay you for the little trouble involved in the experiment.

THE NEW YEAR.

New Year's Resolutions furnish the comic paper and facetious friends with unlimited material for fun and satire.

There is, in truth, an element of humor in the fragile character of many heroic resolves announced at the opening of the year. But the numerous failures of serious intentions, born of sincere desire, at this special season of hope, are pathetic.

Human nature, as represented by most of us, is weak. It is doubtful, however, if the chief cause of backsliding is to be found therein. Probably it lies in the tendency—praiseworthy enough in the abstract—to resolve too much. An unfortunate with a half dozen habitual vices will forswear them all at once, to discover shortly, that fervent wish and effective will are two very different qualities. But even though he defaults in every particular, it is not justification for ridicule nor contempt. He is a better man for having conceived an ideal and for his effort, however feeble, to realize it.

The thing, then, is not to eschew New Year's Resolutions, but to see to it that we keep them within reasonable bounds and of practical character. Those of us who are tardily combatting baldness know what it is to be satisfied with modest results for much labor. We know the weight of hope which may depend from a single hair. We have the patient courage that wrings a crop, stalk by stalk, from a reluctant scalp. We are fit examples for all New Year's resolvers.

To be entirely serious. Let us make a few sane New Year's

Resolutions, not with fanfare of trumpets, but thoughtfully, earnestly, determining to carry them out, to persevere despite discouragement and lapses. If we accomplish this, but nothing more, the year will be one of the most fruitful of our lives.

RESOLVED: That I will reduce, and make an honest effort to gradually eradicate, the worst trait of my character.

RESOLVED: That I will improve and ultimately overcome the chief weakness in my business methods.

RESOLVED: That I will seriously consider means of turning my time to better account and wasting less of it.

RESOLVED: That once a day, at least, I will do or say something which will afford pleasure or aid to another.

The program involves no great difficulties, but attention and determination will be necessary to carrying it out. During the first few weeks we shall frequently find ourselves slipping up and forgetting, but if we stick to our guns the attitude will soon become habitual and then there will be only the comparatively easy matter of gradual accomplishment.

THE VALUE OF TIME.

J. Pierpont Morgan once declared that he would far rather have time than money. By the use of time he would not only make all the money he needed, but also secure a number of desirable, though unpurchasable things. "It has been said that time is money," remarks Arnold Bennett. "That proverb understates the case. Time is a great deal more than money. If you have time you can obtain money—usually. But though you have the wealth of a cloak-room attendant at the Carlton Hotel, you cannot buy yourself a minute more time than I have, or the cat by the fire has."

Time is the most valuable of all our possessions. We enjoy a regular supply of it. No man has any more than another. Once spent, time is irrevocable. The difference in success, in

health and in happiness, between this man and that is to be found in their respective ways of using time.

I wonder whether you could make an approximately correct statement of what you did with the 8,760 hours that were meted out to you last year. You had them and spent them, that is sure, and probably it is nearly all you know about the matter. At least 2500 hours should have been devoted to your business during the year. Have you any definite idea what proportion of that time was actually occupied by work?

If a manufacturer should keep no account of consumption and waste he would become bankrupt in short order. Fortunately the consequence of neglect is not so dire with us. That is simply because, whilst the manufacturer has to pay for his material, we get our time for nothing. But the very fact that our business calls for no other investment than a few hours of labor daily, gives us a great advantage provided we turn our time to good account.

The general misuse and waste of time are due, without doubt, to lack of appreciation of the true value of time and to ignorance of proper methods of employing it. Comparatively few men in our business maintain systematic regulation of their working hours and hardly any exercise intelligent control over that much larger section of the day which is free from the demands of their calling. Even in the case of the most industrious workman, a twenty-four hours' existence does not seem to be justified by the useful employment of only one-third of the time.

The agent who reaches the office regularly at nine o'clock and leaves as regularly at five may consume the interval of time economically or wastefully. His own opinion of the question is not always a safe criterion of the truth. The fact is that few men know how they actually spend their time.

If the manufacturer should satisfy himself with the knowledge that certain amount of raw material went into his fac-

tory and a certain quantity of finished product came out, making no investigation of the intermediate processes, he could not have a very clear idea of the sources of profit and loss in his business. So with the Life Insurance agent, unless he keeps check in detail on the consumption of his time, he must be ignorant of the amount which is wasted and that which is turned to effective account.

Harrington Emerson, past-master in Efficiency, says: "What is the money value to you of one hour a day? It will depend upon how you invest that hour. An hour is like a clean, white piece of paper—its value depends entirely upon what is done with it. One man rolls his bit of paper and uses it as a taper with which to light a cigar. Another tosses his carelessly aside. Still a third man uses his slip of paper to forge a note or check. The poet writes a few lines of immortal verse upon his. An artist may paint a water color on his sheet of paper, make himself famous, and give pleasure to thousands. One man may write a genuine check for a hundred dollars on his paper, while another writes a check for a hundred thousand dollars."

So with an hour. It may be utterly wasted; it may be turned to indifferent account; or it may be employed so that it will yield pleasure and profit to oneself and others.

There is no more important matter in your life than this question of time. Everything else hinges on it. Without time you can do nothing. With it you may accomplish all that which is given to mortal man to do.

The disposition of leisure hours should be considered no less than the disposition of business hours. The portion of the day which is commonly treated as "seconds," or even waste material, may be made the most productive part of a man's life, and that without his working overtime.

COMPETITION.

Competition creates business. This is a truth which the salesman learns only from experience. Usually he starts out with the idea that if he might have a "virgin" field to browse in he would be in clover. If he is sent to a little-worked territory he finds himself in the situation of the Life Insurance agents of the early days who were really missionaries, carrying a strange gospel. They needed to convert and educate a Prospect, and commonly spent from three months to a year in the effort to secure his application. With the growth of Competition, involving, as it did, the spread of information, the difficulties of the business decreased, whilst the demand for Life Insurance increased.

In the City of New York there are said to be upwards of 3000 men devoting their entire time to selling Life Insurance, and at least as many part-time agents. Despite the fact, or rather, largely on account of it, New York is the best Life Insurance territory in the world. Owing to the constant canvassing most business men in the city are Prospects and, at all times, a large proportion of them are seriously considering the purchase of Life Insurance.

The novice is super-sensitive to Competition, and disposed to exaggerate its importance. Although his Company has two hundred and odd rivals in the legal reserve ranks, it depresses him to learn that a prospective buyer favors one of the others. If he encounters the same company in competition twice in a month he concludes that it is doing the bulk of the business in his town and he begins to wish that he were working for it. He cannot understand that to remain in business each company must present some points of special attraction. He thinks that his own company's policies should embrace all these features that act as thorns in his side.

The beginner can't take Competition good-naturedly. It irritates him. His work is hard enough anyway, without some

other fellow butting into it. He is doing business on strictly honest lines, and he is quite sure that his rival is a crook. The Prospect who will not admit his claims for the superiority of his company must be influenced by some ulterior motive, and is probably accepting a rebate.

To the veteran, on the other hand, Competition is the spice of business. It gives zest to his work. He is ever eager for the fray, like the warhorse champing on the bit at the sound of the bugle. He fully appreciates the value of Competition and welcomes it. "The more the merrier" is his motto.

What has been said refers to Competition in general. It is of course, desirable to avoid it in particular cases. If that cannot be done, it should be minimized. A great deal of the Competition experienced is unnecessary. When a small boy is stung by a wasp he rubs the place until he sets up a serious irritation. The grown man knows better. He either ignores the sting, or lets it go with a dab of ammonia. At the first suggestion of another company the beginner gets excited and plunges into a hot argument. The old-hand sheds the obstacle as a duck sheds water. He says "very good company" with an air that implies "not to be considered a serious competitor though," and goes on with his talk. If the Prospect persists, the salesman comes back with, "The Blank Life is a good company. I have nothing to say against it. But I am selling the———Life, and I'll stick to my text, if you please."

Competition will occasionally be too pronounced to be ignored or brushed aside. In such a case, fight tooth and nail, but do it only on the level. In our effort to beat a competitor we must never forget our obligation to increase the Prospect's respect for the institution of Life Insurance and his appreciation of its beneficence.

You can't give a Prospect the impression that a certain company is dishonest in the treatment of its policyholders, or

that a certain agent is untrustworthy, without impairing his estimate of Life Insurance companies and their representatives as a whole, and, perhaps, creating suspicion in his mind as to you and your company.

Don't fall into this error. Assure your man that, as an institution, Legal Reserve Life Insurance is sound throughout: that the companies operating under it are uniformly fair in the administration of their trust; and that their representatives, as a body, are at least the equals in integrity and efficiency of any other class of business men.

Such an attitude is demanded by the best ethics of salesmanship and is calculated to inspire the confidence of your Prospect.

It is seldom necessary or advisable to make a precise comparison of policies. The technicalities involved in such a proceeding are likely to befog the Prospect's mind. The tactful and creative salesman will prefer to meet the competition in a different manner. He will say something like the following: "Mr. Blank, all legal reserve companies are sound. Any one of them will pay your claim and give you full value for your money. You know that the chief difference between two shoe shops or two haberdashers is that one can offer you goods better suited to your taste than the other. So it is with the many excellent Life Insurance companies. One will be able to sell you a policy better adapted to your requirements than another. Now I think that we can do just that thing, and I believe that you will agree with me when I have described our contract." Then he goes on with his canvass, expatiating on some selling feature which his competitor's policy lacks.

Now-a-days, manufacturers go to a great deal of pains to furnish their salesmen with what they call "talking points." Very often these are of little importance to the purchaser. Their value consists in the opportunity they afford the salesman to enlarge on something which his competitors do not

have. This practice of providing "talking points" is followed by Life Insurance companies and each of them has one or two special policy features on which its agents dwell.

The experienced Life Insurance salesman is posted on the specialties of his rivals. In Competition, whilst he plays on his own talking point, he contrives by suggestion to discount those of his competitor. For instance, we arouse a desire for the combination contract and the total disability clause. At the same time we skilfully manage to instil into our Prospect's mind the idea that a second year's surrender value is of no consequence to him, or that a coupon policy is a delusion and a snare.

Now, in conclusion, just a few hints as to conduct in Competition.

Accept Competition with cheerful good humor. Readily concede your Prospect's right to investigate the comparative merits of other companies. Never display vindictiveness, nor speak ill of another company or agent, even though you may have good ground for doing so.

Don't allow Competition to disconcert you, or make you over-anxious. Treat it lightly. Assume an attitude of confident assurance. Intimate that, as a shrewd and fair business man, your Prospect must decide in your favor.

Appeal to any motive but friendship or charity. Be independent. Never ask favor, nor give the impression that you need it.

If you have confidence in your company, its policies, and your ability in debate, the most satisfactory method of settling Competition is by inducing the Prospect to give you and your competitor a hearing at the same time. This reduces the matter to a fight in the open, and the man with the clearer mind and cooler head will have all the advantage.

Take defeat philosophically and in good nature. Don't

display chagrin to your competitor or the Prospect. Even with the best of companies you must expect to lose in Competition sometimes. Turn your failures to account. Benefit by the experience and make it a source of future strength.

STEADY EFFORT.

In many businesses there are marked seasons of varying activity, due to fluctuations in demand. Some salesmen are compelled to work intensely hard for a few months at a stretch and then have practically nothing to do for a spell. These men may well envy the Life Insurance agent, with whom conditions are uniformly favorable, who has no off season, but can always find a good field for his efforts.

We don't generally appreciate this valuable feature of our business, nor take full advantage of it. Production charts invariably exhibit pronounced curves, indicating spurts of energy and sharp reactions. This is the case, whether the test be applied to the work of an agency or to that of an average individual.

With the single exception of the natural dullness in the dog days, there is no sound reason for these variations. In fact, they fall short of common-sense when measured by the yardstick of logic.

Take the December business, for example. It always reaches the peak of production. Normally it should be one of the worst months of the year. The business we get then is secured under greater difficulties than usual and in shorter time. We get it because it has long been the custom of companies to put on pressure at that time and because many agents are then striving to make up for business which they failed to write, but might have written and should have written, earlier in the year.

Then we have the regular January reaction. There is no better reason for this. It should be an excellent month for

Life Insurance. Business men have a tendency to take on new obligations at the beginning of the year. They are less busy than in December and the successful are in receipt of rewards for the past year's labor, in the form of promotions, bonuses and increased salaries.

Furthermore, the agent ought to be at his best in January. He should be alive with greater ambition, fresh enthusiasm and renewed energy. Instead of which, he is apt to be resting on his oars and eating up the profits that he made in December. There are a few agents, however, who realize the big opportunity that January offers and who reap a rich harvest, largely in closing cases which have been ripened by other agents during the December push.

Irregular production represents the hardest method of working. It involves the same expenditure of surplus energy as does the frequent starting and stopping of a locomotive. But, in the case of the Life Insurance agent, it is an unnecessary waste of energy. He could do more with less effort by steady application throughout the year. He knows this to be true. Why he doesn't act upon the knowledge is a mystery.

Steady effort, maintained with regularity, will result in steady and regular production. Your business will be constantly in a satisfactory state. You will avoid a lot of worry and anxiety. When you make an occasional extra effort the result will be velvet, instead of merely making up arrears.

Why not try a different method in 1921? Plan the year's business with the idea of making a steady effort from first to last. Fix on a certain amount to be written every month, or, better still, every week. Start after your quota at once. It represents your minimum production, mind you. Of course you want to write as much as you can. If you begin immediately and work steadily through the year, you can hardly fail to exceed your quota considerably.

Steady effort involves something more than merely deciding upon definite production. You must systematize your work. Above all you must have a stipulated number of hours a day for canvassing. You should plan your entire campaign. It is easy to maintain steady effort when the course is clearly laid out before you.

Beware of waning interest, wilting determination and the assaults of your chief weakness, whatever it is. After you have been pursuing your plan for a few weeks, enthusiasm, energy and your other props will begin to wobble. That will be the test of your backbone. If you can exert enough will power to carry you through that critical period, the chances are altogether in favor of your success. The longer you stick, the easier the sticking will become.

AGENCY GROWTH.

A correspondent writes: “. . . I succeeded to the agency a little more than a year ago and have kept the business up to its former figure, but I want to make a considerable increase. In what direction do you think that I had best apply my time and money?”

There are two general directions in which efforts to up-build an agency may be applied: 1. Toward increasing the productiveness of the present force. 2. Toward expanding business by securing additions to the force.

Limitation of resources will in most instances prevent the adequate exploitation of both means. The manager will generally be compelled to specialize upon one, making the other distinctly subsidiary.

Under capable direction, the former method will prove the more efficacious and profitable in the long run. It is also to be recommended on economical and ethical grounds.

Obviously, it is more desirable to write a million of business with ten or a dozen men of more than average ability,

than to do so with twenty or thirty men, mostly incompetents. The results in one case will be obtained at considerably less pains and expense than in the other.

Then, consider the by-product, so to speak. In the former case the agents are appreciative of the fact that their manager devotes his available time and money to their betterment. This induces permanent and loyal attachment to the agency. Individually and collectively, the force is continually undergoing improvement in efficiency. The quality of its personnel creates a good reputation for the agency in the community and automatically attracts to it recruits of a desirable class.

Contrast such a condition with that of the agency that grows after the manner of the weed. It is constantly developing new buds and branchlets, but the growth is not commensurate to the expenditure. There is no trimming nor cultivation and, as a consequence, the main stem steadily deteriorates. The lack of strength, stamina and quality in offices of this kind become most apparent in times of depression. Their production falls off because their men are wanting in adaptability and initiative, and because of the difficulty of maintaining the system of making frequent additions to the force.

It may be said that these statements do not apply to the comparatively few agencies which enjoy the facilities for constant numerical expansion, coupled with adequate training of new men.

My correspondent has an agency which, with twenty-eight salesmen, last year paid for approximately two millions of business. In my opinion it will be more profitable for him, in the long run, to increase the production during the current year by twenty-five per cent with his present force than to pay for three millions with double the number of men. In the former case he may count on acquiring five or six promising agents without extraordinary effort.

THE MENTAL ATTITUDE.

The work of coaching agents individually has brought to my knowledge a number of important facts that are likely to escape notice in handling agents collectively. Nothing in this connection has surprised me more than the disclosure that a large proportion of Life Insurance salesmen lack a proper mental attitude toward their business. This deficiency is found in all classes—the successful and the failures; the inexperienced and veterans. The condition ranges in degree from downright dislike for the business to indifference toward it, except as a means of making money.

It is essential for success in any kind of endeavor that a man shall have *his head and his heart in it*. By sheer ability he may achieve considerable success without the aid of the latter factor, but his accomplishment must fall far short of what it would be if he loved his work and was proud of his calling.

Experience has led me to the conviction that, for the most part, this absence of the right mental attitude is due to ignorance or thoughtlessness. My observation has embraced not a few men with natural talent and liking for salesmanship who were either oblivious to the economic and social beneficence of Life Insurance, or unappreciative of it. When such agents are induced to consider their business in its broader aspects the invariable result is larger production, greater contentment and enhanced ambition. In some instances this mental reform alone has been the means of quickly turning long-continued failure into permanent success.

This is a point worthy of the practical attention of managers. It is a common experience with all of us to have a man falling far short of the production which his evident ability would indicate. The investigation of his failure should never omit a scrutiny of his mental attitude toward the busi-

ness. Not infrequently this will lead to the sole source of the trouble.

But this is not a matter entirely of individual treatment, nor one which should be considered merely in its curative relations. A proper mental attitude toward Life Insurance as an institution may be made one of the most potent factors in developing the efficiency of an agency. It should be the subject of careful thought and intelligent application by a man who is himself thoroughly imbued with the idea that his vocation is as noble and beneficent as any on earth. Instead of devoting agency meetings exclusively to the discussion of technicalities and the science of salesmanship, the subject for consideration should be, at frequent intervals, the economic and social effects of Life Insurance, as well as its history and evolution. Almost unlimited material of an interesting and instructive character is available for such talks, and the news organs constantly contain items which afford pointed and practical illustrations.

CURING COMMON FAILINGS.

“Enjoy the present and quite distrust the future.” There’s a bit of Horatian philosophy for you. I don’t quite like it myself. It smacks a little too much of the Epicurean advice: “Eat, drink and be merry, for tomorrow ye die.” Still, it is worth considering and, perhaps, we can extract something of practical value from it.

The injunction to “enjoy the present” is sound enough, especially inasmuch as it conveys by implication the advice to forget yesterday. Life is such a very inefficient and unsuccessful performance, at the best, that there is little pleasure to be got out of a survey of the past. Then again, if we are really bent on living to the utmost of our ability, enjoying the present means, getting the maximum of good from it and that can only be done by concentrating on it and excluding

distracting thoughts of what has been and what may be to come. As Kipling puts it, you must

“fill the unforgiving minute with
sixty seconds worth of distance run.”

Horace was not a pessimist, by any means, and, although a literal translation of his language is “quite distrust the morrow,” I am inclined to believe that his intent was to warn against “banking” on the future. Read as a protest against Micawberism, the line is much to the point.

It is not improbable that the poet had in mind two common types of frail humanity—the ghoul who is forever fattening on the carcasses of dead and decomposed events, and the lily of the field sort, the hair-brained, happy-go-lucky individual who looks to Providence to work some such miracle in his behalf as that in which Elisha—or was it Elijah?—figured as beneficiary and the ravens as the medium.

We are all familiar with those types as agents. We know the fellow who seems to find a crucificial delight in dwelling upon his latest rejection. Who, if you are supine enough to submit to the infliction, will pour the doleful tale into your ear ad nauseam. Failing an audience, he will sit at his desk and mope until the last atom of his scanty stock of “pep” has oozed away and his punch is about as effective as a rubber knocker on an iron door. Don’t encourage such a man with sympathy. It’s false kindness. Advise him to go into the alley and hire a drayman to kick him. If you really want to help, lend him the money to secure the service.

And the other kind. He is just as futile, but not so detestable. Indeed, as often as not, he’s a rather likable chap. You can’t help admiring his robust optimism, the supreme confidence with which he trusts to luck, and the childlike insouciance with which he ignores all claims of responsibility. “To Hades with yesterday,” says he. “Enjoy today and just watch tomorrow come through with the jam tarts. I

should worry!" Don't take the trouble to argue with him. He is incapable of being diverted from the course of his trivial career. If experience fails to teach, no other mentor stands a ghost of a chance.

Now this is not written with any hopeless desire to change the leopard's spots. I have animals of another species in mind, ourselves to wit. Despite the fact that we are fairly well ballasted, there's quite apt to be a streak of one or the other of the forms of insanity under discussion in our temperaments. We are too sensible to go to extremes but, if the truth be told, there are times when each of us loses his balance to a deplorable extent.

Even you, my friend, the Star Producer of your agency who would be ashamed to rehearse your troubles in the agents' room—even you consort with the Gloom Imp on occasion. It is true, you rarely go beyond entertaining him over night. With the opening of a new day you generally kick the disgusting intruder out and resume your normal senses. But why any lapse from sanity? You realize the futility of it as well as any one. When you allow yourself to remain "blue" for longer than fifteen minutes, you can find but one valid excuse—a disordered liver.

I wonder whether you have ever read that wonderful little book "The Magic Story?" If so, you know what I mean by saying that the Gloom Imp and all his kin, the dwarf thoughts, the ugly sentiments, are one and all forms assumed by your "minus entity." They are a sneaking lot, given to creeping up behind your back and taking you unawares. We can never enjoy immunity from their attacks, but we may easily get rid of them. They are as cowardly as they are mean. A determined "Get out, you little devil!" will put any one of them to flight. Even more efficacious is it to laugh at these villainous little pests. They can't stand ridicule. A touch of humor is like a dab of vitriol to them.

The remedy is simple. The important thing is to apply it promptly. Don't temporize. Just as soon as you become aware of the presence of one of these insidious vermin, turn it out. You'll find it easy enough. Try it the next time occasion arises.

Now, my friend, we'll pass on to another of your failings. Not so bad this as sulking or giving way to the "blues," but hardly less wasteful. I have in mind that tendency of yours to let up after you have closed a big case. Therein you resemble the lily of the field whom we have been holding up to scorn. I don't mean to say that you would ever go to the ridiculous length of depending on luck. But you must confess that a good stroke of business is apt to lull you to ease and that, in spite of your experience to the contrary, you will allow the optimistic belief that plums are plentiful to take possession of you.

The time that is lost while you rest on your oars in the enjoyment of past success is not the worst phase of the matter, though it is bad enough in all conscience. Far more deplorable is the loss of momentum, the dulling of the fire of enthusiasm. When you have just taken an application you are in the best condition for getting another one. Then is the time to be as busy as you know how and to keep the streak up as long as you can.

But, of course, you know all this perfectly well. You indulge your wasteful weakness, nevertheless. The point is how to overcome it. The simplest way would be to determine on reform, but somehow few of us find the direct method easiest. Let me suggest a scheme which was adopted with highly satisfactory results by a large producer who had been addicted to letting up whenever he landed a large case. He formed a resolution that, having secured an application, he would not go to the office before five o'clock. Absurdly simple, no doubt,

but so are the majority of effective processes. Apply that rule to your own business and see how well it will work.

PLANS.

It is obvious that without a plan of some sort no achievement is possible. A purpose necessarily entails a plan, though it be but a hazy one.

Harrington Emerson has declared that lack of planning is the chief weakness of American business men. No one familiar with the practices of Life Insurance salesmen will deny that this criticism is true of them. The typical Life Insurance agent works without adequate plan as to the future, as to the present day, or as to the immediate case. In short, his methods are haphazard.

I am using the word "plan" to signify the conception of a definite course of action laid along practical lines. In this sense planning is exceptional among Life Insurance salesmen. Nevertheless, systematic labor and the most effective effort are possible only as a consequence of premeditation. If a man does a thing in the best way without having given any previous thought to the manner of doing it, he is the beneficiary of sheer accident—and it will not occur often.

The secret of efficient Planning is the formation of a habit and its application to the minor matters of life—private as well as business. The man who habitually Plans in small affairs will not fail to prepare for the performance of important tasks.

Observe the course of an agent's work through a single day, as I have done frequently, and it will be seen that its progress is broken time and again by the consequence of failure to plan details. He starts out with the intention of doing certain things and the close of the day finds, perhaps, one-half of them done. Now his design is obstructed by neglect to have provided himself with a necessary document. Again

his program is changed by the discovery of a fact that he might have ascertained beforehand. And so it goes through a disorderly seven or eight hours, with waste of time and energy. But the worst consequence of this sort of thing is the detrimental mental effect, and the resultant habit of floundering haphazard through the day's work. All of which might be avoided by the devotion regularly of one hour each day to the planning of the tasks for the next.

A dependable habit of planning can best be formed by beginning with the private affairs of everyday life which have a closer connection with vocational activities than is generally realized. It may not matter much whether or not you glance round the bathroom before going to bed in order to be sure that everything is ready for your morning toilet, but the practice of doing so will foster the habit of orderliness. Then, again, the ultimate effect of some trivial incident is often much greater than could possibly be anticipated. You slip out of a cold bath to find your towel missing and spend a shivery five minutes in securing a fresh one. Chilled and irritated, you go to breakfast. Some petty occurrence, which would not ordinarily have affected you, now makes you savage. You go to work thoroughly upset and lose an important case in consequence. George Sims, I believe it is, has a story which begins with a stale egg and ends with a murder.

The singular lack of Planning in the work of Life Insurance salesmen in general probably accounts for a loss of fifty per cent in production. That is to say, that with intelligent Plans, effectively carried out, the same degree of effort would yield the average agent half as much business again. I am acquainted with a salesman who, despite almost complete neglect of systematic Planning, pays for \$750,000 or more of insurance every year by reason of extraordinary ability. There is not the least doubt but that this man, regulating his work by systematic Plan, would double his production.

The majority of Life Insurance salesmen set themselves a quota of business for the year. Very few, however, Plan ways and means of fulfillment. If the agent would devise a clear-cut Plan, thought out in all its details, for the performance of his task, it would be achieved with comparative ease. All action originates in the mind. Clear conception must precede complete realization. The agent who starts the year with its work deliberately Planned as to the business to be written, the class of Prospects to be canvassed, the methods to be employed, and so forth, brings an orderly mind to bear on organized effort. He has a well-defined idea of what he purposes to do and how he will do it. By Planning in advance for the interviews and other details of each day's work he reduces effort to smooth action, completely under control.

The Life Insurance salesman who looks upon his business as a permanent vocation will derive benefit from Planning for the distant future. An ambitious purpose will furnish him with incentive for exertion and keep his interest alive. Indeed, the man who has no greater object than the mere earning of commissions will not get very far.

PERSONAL EFFICIENCY AND SALESMANSHIP.

Salesmanship is a fundamental factor in business success. Without its exercise no considerable achievement is possible. Everyone in active life has something to sell—knowledge, service or material.

Salesmanship may be described as the art of creating in the mind of another a desire for something which one has to dispose of. Consciously or sub-consciously we are all practicing this art constantly and with varying effect.

The success of a sales effort is not solely dependent upon the merit of the thing offered and the technical skill of the salesman. A far from negligible element in the transaction is a subtle influence which emanates from the seller *as a man*,

and excites a disposition on the part of the prospective purchaser to deal with *him*.

This indefinable power of attraction is commonly called Magnetism. It roots in Personality and furnishes an equation in the process of a sale which is rarely appreciated at its full value. Nevertheless, illustrations of its operation are presented to us on every hand.

A dozen men apply for a position and the selection is influenced as much by prepossessing appearance, pleasing address or convincing statement, as by test of ability. In every populous community are physicians enjoying lucrative practices, whilst others of greater professional ability are barely making their living. We can readily recall instances of lawyers gaining wealth and distinction, less on account of their talents than because of a facility for making friends and after-dinner speeches.

In these cases success is due to Salesmanship—the faculty of creating a desire for something which one has to dispose of—but the personal equation is the predominant factor in the result. The same condition is frequently found in vocational Salesmanship. We all know Life Insurance agents who do a substantial business almost solely by reason of their personality.

Some men are naturally magnetic. They possess innate traits which form attractive personality. But it is within the power of any man to acquire Magnetism by the cultivation of certain qualities. These are neither more nor less than the elements of Personal Efficiency. In other words, the man who is personally efficient is necessarily magnetic.

I am dwelling on this thought because it involves a truth which has been overlooked or slighted in the formulation of every system for the education of salesmen. Sales-man is a compound, of which MAN is the more important element. In order to make an efficient salesman we must have an efficient

man as a basis. This is an essential condition and the production of it is logically the first part of our task.

Failure to recognize this truth is the cause of great wastage in our business—and in every other for that matter. Every manager is familiar with the type of agent who apparently possesses all the qualifications for success, but fails to “deliver the goods.” Intelligent investigation would show, in nearly all such cases, that the source of the difficulty was personal inefficiency—some defect or weakness in the *man* which reacted upon the salesman, as it must inevitably.

So that our primary concern should be Personality, that is to say, the sum of the traits—physical, mental and spiritual—which go to make up the character of the individual.

Efficiency is simply an adequate condition of being and doing. This condition in the ordinary affairs of life I term Personal Efficiency, in contradistinction to Vocational Efficiency, which is adequacy in the field of business activity.

The effort for self-improvement involved in the pursuit of Personal Efficiency is calculated to stimulate qualities and faculties which must have a favorable influence upon an agent's work and increase interest in it. Instances are numerous where instruction in Personal Efficiency has followed a technical course and resulted in much greater business production than did the former.

Personal Efficiency and Vocational Efficiency are inseparable. Both are resultants of the same principles and one is the inevitable consequence of the other.

The man who is personally efficient may readily become efficient in his business. All else he needs for success is purely technical knowledge, which is comparatively easy of acquisition. The effective application of that knowledge in practical directions is a product of his Personal Efficiency.

It goes without saying that the ideal to be striven for is a

combination of technical knowledge and practical ability, with Personal Efficiency.

Why is \$100,000 of paid-for business a year in excess of the average among the thousands of men who are devoting all their time and energies to the sale of Life Insurance?

Doubtless several causes contribute to this strange condition. Whatever they be, lack of potential ability cannot be one of them. Want of systematic education and training is a heavy handicap to most but, despite of it, any healthy and intelligent man should be able to pay for, at least, \$100,000 in twelve months.

Extensive observation has convinced me that the chief cause of the remarkably small average production of Life Insurance agents is to be found in decline of interest in their business. The average agent makes greater effort to learn during the first year of his service than ever after. He reaches the peak of his production in two or three years' time, and then follows stagnation, unless, indeed, he retrogrades, as is too often the case.

The high point of production, reached as a result of the early years of study of the business and enthusiastic application to work, should be but the first stage on the road of constant improvement. And such would be the case, to a considerable extent, at least, if agents should be afforded adequate assistance and encouragement to cultivate increased efficiency.

Give the agent facilities for acquiring a sound knowledge of the science of Life Insurance and of the theory of Life Insurance Salesmanship and you may confidently look for certain results. Increased knowledge and efficiency must be followed by increased business. This will lead to desire for still greater improvement. Interest cannot fail to be an accompaniment of these conditions.

PREPARATION.

If we look around us in the business world we shall perceive that the men who succeed are the men who have Prepared themselves for success. The man who has Prepared for the opportunity is able to take advantage of it. The man who has Prepared to fill the vacancy secures promotion. As it is with the larger issues of life, so with the smaller affairs of the daily routine. The man who has Prepared for his tasks necessarily performs them more efficiently than if he had not done so.

It is difficult to understand why Life Insurance salesmen are so remiss in this respect. The lawyer would not approach the bar without having studied his brief. The minister would not enter the pulpit without having thought out his sermon. The surgeon would not operate without having examined the patient. The work of none of these is more important than the work of the Life Insurance agent, who frequently has to deal with the greatest and most far-reaching interests. But, aside from that, which is the ethical view of the matter, the agent's welfare and success depend upon his efficiency, and nothing will promote that as much as will Preparation.

I cannot urge upon you too strongly the value of specific Preparation for your canvasses. It is safe to assume that seven of every ten canvasses are entered upon under the most unfavorable conditions for the agents, because he has failed to Prepare for the occasion. In a great majority of instances you do not give any thought to what you are going to say until the moment arrives for saying it. Under these circumstances you do injustice to yourself, to your company and to your Prospect. When you call upon a stranger knowing nothing about his affairs and having no prearranged plan for interesting him you handicap yourself heavily. Naturally enough, the result is seldom satisfactory.

I suppose that if you make one close in fifteen attempts, you consider that you are doing fairly well. I have said more than once, and I repeat with conviction, that a Life Insurance solicitor may so order his work that he will close once in three times that he tries to do so. But, understand me, I have in mind such a system and such a Preparation that the agent will not attempt to close unless conditions are favorable to the effort. There are not a few men who excel the average I have mentioned, year in and year out. Indeed, many writers close the majority of their cases on the first interview.

Nor is this so very remarkable. It is the logical consequence of intelligent method and forethought. They do not work directly upon a man until after they have learned his circumstances, know that he is able to pay for insurance and the purposes for which he needs it. Why should not they close nearly every time? Don't you see that when a man *fails to close* under such conditions it is extraordinary?

Ability and efficiency are far from being the same thing. With men, as with machines, there is frequently a wide difference between the potential and the practical efficiency. We fall far short of possible accomplishment because we fail to turn our talents to full account. There are first class solicitors among us who miss much of their opportunity for writing business by reason of neglect in this matter of Preparation for canvasses. They are only half primed when they go out on the street to work and, of course, the result is that they only secure half the results that their efforts might be made to produce.

It is frequently said, with truth, that an agent may surely double his production by increasing the number of his daily calls. It is equally certain that many agents might increase their production by decreasing their daily calls and making proper Preparation for their interviews. A judicious admix-

ture of physical and mental effort will produce results that cannot be obtained by any amount of mere pavement pounding.

If such a system of work will double your applications, as I confidently believe that it will, you should be willing to take any amount of trouble in the matter. A whole day devoted to securing necessary information in a \$5000 case would be well spent. Having got the data, sit down and think over it carefully. Weigh the circumstances and decide intelligently on a form of contract to present to your Prospect. The reasons that guide you in your selection will afford good arguments to advance for his acceptance of your proposition.

Take time to write out your canvass. Until you have become thoroughly posted on all the standard forms of policies and have your mind stocked with skeleton presentations applying to each, it is advisable to put the entire canvass on paper. Later on you will find it sufficient to make brief memoranda.

It is excellent practice for a beginner to write out a canvass—policy, presentation and argument,—word for word, even though doing so necessitates covering twenty-four sheets of paper. Then let him go over it, eliminating and condensing until he has reduced it to eighteen sheets; then repeat the process, bring it down to twelve, and finally to six sheets. It would take a day to do this properly, but at the end of it you would know how to present the policy in question and would have acquired the knowledge for all time.

You cannot find more valuable practice than that which I have described. It is the best way of arriving at conciseness and clarity of expression on any subject. If you would learn to voice your thoughts lucidly and tersely you cannot employ a surer method than that of writing copiously, then reducing and reducing, with the idea that you will not lose an essential thought and at the same time will not use an unnecessary word.

It should not be objected that such a method involves the

expenditure of too much time and trouble. The agent who takes his business seriously, with an earnest determination to succeed, will not begrudge any labor or sacrifice for the purpose of enhancing his efficiency. Five or six hours borrowed from the leisure evenings of a week will result in a wonderful improvement at the end of a year. The beginner, in particular, could not make any other investment of time which would yield as rich returns.

THE FALLACY OF FIGURES.

“FIGURES CAN’T LIE,”—but they can prevaricate most amazingly. Indeed, there is no more effective medium for deception. A row of numerals is convincingly unequivocal in appearance,—has, in fact, the very similitude of naked truth. But it is rarely safe to accept its statement at face value, even though it refers to nothing more complex than your laundry list.

The following advertisement, which recently appeared in a daily newspaper, affords an illustration in point:

“Of all nations, the people of the United States are the least saving. Nearest us in this particular is a nation whose savings depositors number more than twice as many as ours, while the most has over five money-saving citizens to our one.”

The table below shows the number of people out of every thousand in the following countries who are savings depositors:

Switzerland	554
Denmark	442
Norway	415
Sweden	404
Belgium	397
New Zealand	360

France	346
Holland	325
Germany	317
England	302
Australia	300
Tasmania	280
Japan	270
Italy	220
United States	99

The logical corollary to this statement is that there are more paupers in the United States than in any other country, but as a matter of fact, there are fewer. As school boys, old Jevons warned us that when a sound deduction led to an untruth the premises must be false. In this case, the figures are all right, but the inferential conclusion is all wrong.

In this country numerous commercial accounts are carried where the corresponding class abroad has small savings deposits and these in a large proportion of cases represent the sole resources of families. American storekeepers are merchants to a greater degree than the storekeepers of any other nation. American artisans are master mechanics to greater extent than those among any other people. American farmers are proprietors in comparatively greater numbers than the farmers of any other land.

But the explanation goes much farther than this. In the United States more life insurance is carried by a large amount than in all other countries combined which are included in the above list. And this is the best possible form of saving combined with future provision for dependents. It is the method favored by Americans above all other methods.

Now, we must not allow this argument to extricate us from one fallacy only to lead us into another. It is quite true that we are less thrifty than other nations. Considering our purchasing power we are greatly underinsured as a peo-

ple and especially in respect to our middle class. Considering our capacity for surplus earning we should have ten times our present savings accounts. Whilst our industrial processes are the most economical in the world, our social habits are the most wasteful.

Three-fourths of the families of America might reduce their living expenses by one-tenth without the least discomfort or curtailment of happiness. Such a saving would work a revolution in our national welfare within a generation.

THE LINDSAY SYSTEM

WHAT IT IS AND WHAT IT DOES

The Lindsay System is a Course of Instruction in Life Insurance Salesmanship. It has stood the test of application to more than 4,000 agents. Companies, agency officials, managers, and field men, by hundreds, have strongly endorsed it.

The Lindsay System is intensely practical. It has been rewritten time and again, with a view to excluding superfluities. It has been pared and trimmed in order to reduce technicalities to the limits of actual utility. Every sentence was composed with the thought in the author's mind: "Can this be turned to account in the agent's work?"

A general defect in the educational methods of our business has been failure to take adequate concern for the raw material. The results have been similar to those which would be experienced by a manufacturer who should have no regard for the character or quality of fabrics consumed in his factory.

The Lindsay System is original in that it stresses the development of an efficient man as the essential basis for an efficient Salesman. The technicalities and principles of Life Insurance are fully covered, but the agent is also taught how to cultivate the **personal qualities**, without which he cannot effectively apply technical knowledge and ability.

Today, Life Insurance Salesmanship is recognized as a highly specialized business and one in which no considerable degree of success can be obtained without technical knowledge and attractive personality. The agent who would advance beyond mediocrity must possess these essentials. No other qualities, conditions or advantages will compensate for the lack of them.

Some agents have a fair amount of technical knowledge which has been picked up piecemeal in the course of long service, but it is necessarily faulty and incomplete. A passable degree of expert skill may be secured by experience, although, at best, it is unscientific and slowly acquired. Many men are naturally endowed with attractive

personality which, however, is seldom free from flaws, unless it has been perfected by cultivation.

Training and instruction are the short cuts and the only sure routes to attainment of technical knowledge, expert skill and attractive personality. The Lindsay System of Life Insurance Salesmanship is designed to produce the conditions in question and can not fail to accomplish the object—provided the student does his part. The instruction embraces personal efficiency, the fundamental technicalities of our business and the theory of scientific salesmanship. The training consists of the application of the principles and directions advanced.

What is Salesmanship? Nothing more than the art of creating in the mind of another a desire for something one has to dispose of.

The essence of salesmanship is then, the creation of Desire. How is this to be accomplished? By persuasion; that is by influence. There are two methods of exercising persuasion. They are Argument and Suggestion,—overt appeal to reason and subtle excitement of favorable thoughts and feelings.

There, in brief, is the sum and substance of the salesman's work. Every case he canvasses will involve distinctly peculiar factors, but, in the final analysis, success will always depend upon the creation of desire by means of persuasion and through the medium of argument or suggestion, generally both.

The chief requirement of salesmanship is exercise of the faculty of persuasion. If the salesman does not possess it in adequate degree, its cultivation should be his principal object. How is he going to attain it? By the development of an ideal personality, to be sure. That is the all-important consideration and the essential basis of salesmanship ability. The manner of man he is must determine the degree of success he will have. Let him acquire personal efficiency and the rest will be mere child's play.

The possession of attractive personal qualities manifests in that indefinable power we call Magnetism. A fortunate few are naturally magnetic, but it is within the power of any man to acquire magnetism by the cultivation of character. It is not merely pleasing personality that we have in

mind, but also the more serviceable and admirable traits such as courage, poise, forcefulness and so forth. The personally efficient man will not lack the power of persuasion.

This is the big thing—the *sine qua non*—but it does not exhaust the requirement. The salesman will need to turn his personal qualities to effective account. And this he may do by making them the medium for the practice of the principles of salesmanship. Study and exercise in the science of selling, coincidently with the cultivation of personality, will develop the practical ability to create Desire.

The Lindsay System will enable a man to get down to innate sources of power. It gives directions and exercises for the development of Efficiency, which is simply Right Thinking, Right Being, and Right Doing. Under the divisions of Mental Efficiency, Physical Efficiency and Functional Efficiency, the System affords practical instruction in the cultivation of Ideal Personality.

In the second section of this Course will be found all the knowledge of Life Insurance that the salesman needs in order to write it intelligently. This is coupled with directions for the most effective performance of every phase of the work. Thus, the System provides for the acquisition of personality, knowledge and skill. The balanced combination of these makes the ideal salesman.

The benefits obtainable from this Course are not to be expected without intelligent effort. Like everything worth while, efficiency must be paid for by hard work and persistent endeavor. The best results will be secured by systematic study. Certain hours of two or three evenings of each week should be regularly devoted to the purpose. In order to insure the desired effect the lessons should be read and re-read until their contents are thoroughly absorbed. Every time that a paper is reviewed it will reveal new angles and suggest new ideas.

The all-important matter is the application of the theory. Every principle advanced and every direction given in the lessons should be put to practical test as often as possible. Daily work and leisure hours will afford constant opportunities for these exercises, which constitute training.

Any agent who will faithfully follow the System and persistently practice the directions cannot fail to increase his

production substantially in a few months. This is not mere surmise, but a matter of fact. Scores have testified to more than doubled business capacity as a consequence of studying this Course.

CONTENTS OF THE COURSE

Introduction, describing the System and the Methods employed.

SECTION ONE

Mental Efficiency

- Lesson 1. Suggestion—Auto-Suggestion.
- Lesson 2. Will—Perseverance—Concentration.
- Lesson 3. Fear—Timidity—Worry.
- Lesson 4. Cheerfulness—Sociability.
- Lesson 5. Poise—Observation—Memory.
- Lesson 6. Purpose—Ambition—Ideals.

Physical Efficiency

- Lesson 7. Various Phases of Hygiene.
- Lesson 8. Food—Diet Regulation.
- Lesson 9. Exercise—Recreation.
- Lesson 10. Rest—Relaxation.

Functional Efficiency

- Lesson 11. Time Consumption.
- Lesson 12. Records—Plans.
- Lesson 13. Scheduling—Despatching—Standardizing.

SECTION TWO

Fundamental Knowledge

- Lesson 1. History of Life Insurance.
- Lesson 2. Systems of Life Insurance—Legal Reserve.
- Lesson 3. Systems of Life Insurance—Assessment.
- Lesson 4. Elements of Life Insurance.
- Lesson 5. Forms of Life Insurance.

Salesmanship

- Lesson 6. Prospects.
- Lesson 7. Pre-approach—Preparation.
- Lesson 8. Approach—Creating Interest.
- Lesson 9. Presentation.
- Lesson 10. Close.
- Lesson 11. Practical Psychology.
- Lesson 12. Standard Methods.
- Lesson 13. Business Insurance.

Quiz Papers and Examinations Tests. Certificates, etc.

The Course is printed on loose leaves, suitable for insertion in a binder, so as to admit of revisions and the addition of papers which will be issued from time to time.

The following are a few expressions from the hundreds in our possession. Names and addresses of any of the writers will be furnished on application.

"I have gained new ideas and have a better system of getting Prospects. Formerly I seldom closed on first interview. Saturday I wrote three applications, all on the first interview."
B. A. O'K.

"The Prospect stated that he had all the insurance he wanted. I used the reply suggested in the lesson. I got the application."
G. D. F.

"I am more sure of myself and feel greater strength from a sense of being competent. For the first fifteen days of this month I have written \$34,500 of business."
H. W. S.

"Look at the record. More than twice as much written in the six months since I finished the course than in any six months before."
F. S. L.

"It has turned me from a poor part time man into a pretty good full timer—\$23,750 paid for last month and going to do better next."
R. A. McA.

"I have read the Lessons over several times and each time I find something new in them. The Course is a never-ending stimulus and aid."
R. P. O.

"I fail to understand how anyone can read these papers without being filled with unlimited energy and enthusiasm for his work. Every time I read one I get a fresh supply of pep."
C. H. H.

“Taking the Course after seven years of indifferent results, I find first, that I had a lot of latent ability which I wasn't using and, second, that my methods had been wasteful of energy and badly directed. Now I know how to go about my work in an expert manner and make every effort tell. My business has increased a hundred per cent, at least.”

C. D.

“Most of my men have taken your Course and, as a result, the business of the Agency has increased greatly and the morale of the force is much improved. You are doing a wonderful work.”

P. I. M.

Some of the Companies using the Lindsay System:

National Life Insurance Co., Montpelier, Vt.

State Mutual Life Insurance Co., Worcester, Mass.

Pacific Mutual Life Insurance Co., Los Angeles, Cal.

Occidental Life Insurance Co., Los Angeles, Cal.

Sun Life Assurance Co., Montreal, Canada.

Peoria Life Insurance Co., Peoria, Ill.

Ohio National Life Insurance Co., Cincinnati, Ohio.

Central Life Insurance Co., Crawfordsville, Ind.

Standard Life Insurance Co., Decatur, Ill.

Illinois Life Insurance Co., Chicago, Ill.

Federal Life Insurance Co., Chicago, Ill.

Iowa Life Insurance Co., Waterloo, Iowa.

Equitable Life Insurance Co., Des Moines, Iowa.

Northern Life Assurance Co., London, Canada.

Great West Life Assurance Co., Winnipeg, Canada.

Mutual Life Insurance Co., (Chicago Agency).

Provident Life & Trust Co., (New York Agency).

George Washington Life Insurance Co., Charleston, W. Va.

West Coast Life Insurance Co., San Francisco, Cal.

Minnesota Mutual Life Insurance Co., St. Paul, Minn.

Metropolitan Life Insurance Co. (Canadian Agencies.)

Individuals taking this Course enjoy the benefit of personal supervision and direction by Mr. Forbes Lindsay.

Managers may secure clubbing rates for their agents.

Terms and further particulars on application.

FORBES LINDSAY SALES SERVICE,

San Gabriel, California.

To Home Office Executives and Agency Managers

We are prepared to furnish a variety of services in connection with field administration and operation. Correspondence is invited.

FORBES LINDSAY SALES SERVICE
SAN GABRIEL, CALIF.

Life Insurance Salesmanship

BY

FORBES LINDSAY

Practical information and directions relating to the principal phases of the Life Insurance agent's work.

This book furnishes the beginner with exactly the aid he needs. Experienced salesmen will find that it enables them to strengthen and systematize their methods. To managers and superintendents it supplies the best kind of material for discussion at agency meetings. The volume is recommended as an effective introduction to the study of the Lindsay System of instruction in Life Insurance Salesmanship.

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FORBES LINDSAY SALES SERVICE
SAN GABRIEL, CALIF.

WE GET RESULTS

The *Forbes Lindsay Sales Service* is prepared to co-operate with companies and agencies in various ways. The following are some of the services which Mr. Forbes Lindsay is performing with the utmost satisfaction to the patrons concerned.

Acting as Business Counselor for several companies, advising on organization and operation of field forces, planning sales campaigns, furnishing information and discharging numerous tasks of a similar character.

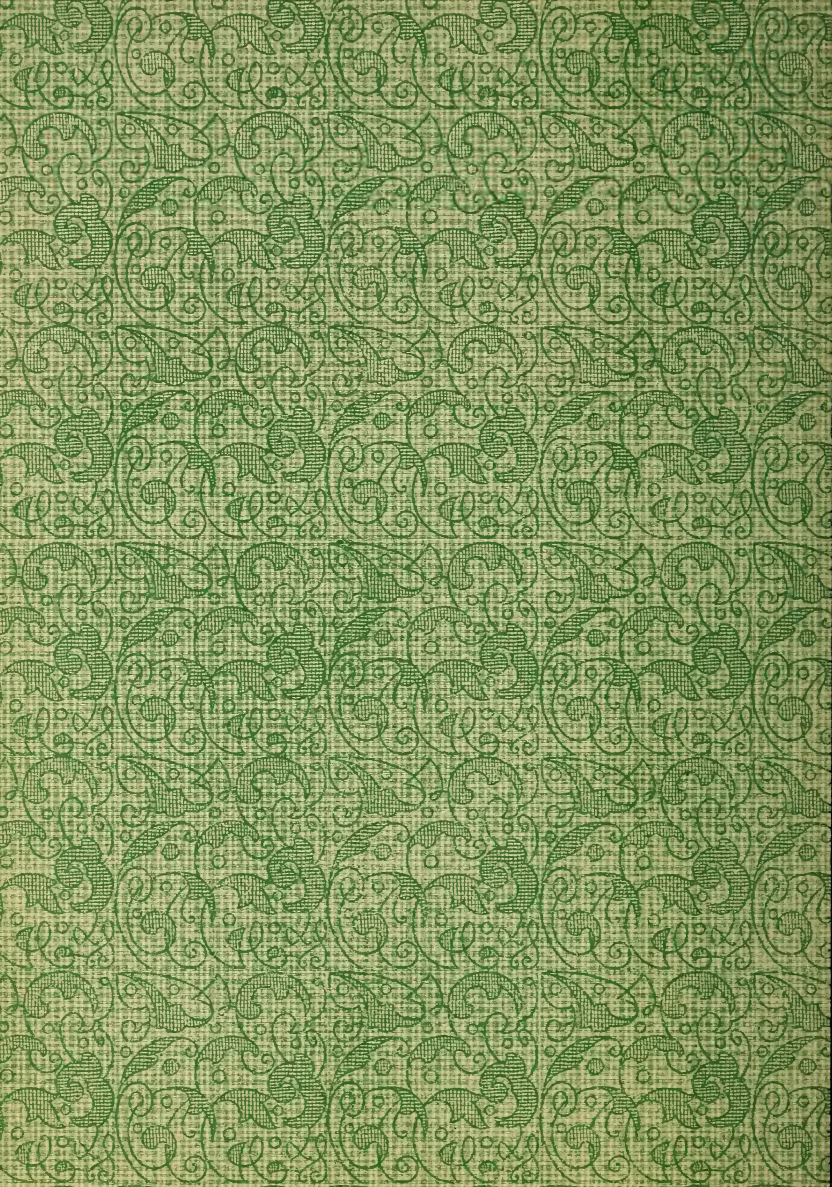
Writing pamphlets and literature for a variety of purposes, preparing copy for advertisements and circular letters, contributing to company organs and making addresses at agency conventions.

Supplying a "Weekly Service" of letters and talks for the use of general agencies, and a "Monthly Service" for agency executives and managers.

We are equipped to meet any demand for service in connection with the producing branch of the Life Insurance business.

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SAN GABRIEL, CALIFORNIA







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